

TNR

Ready Now.
Anytime,
Anywhere.

May
2010
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No. 5



Post 9/11 GI Bill



VA Loans



Life Insurance



Bonuses

Retirement



Montgomery GI Bill



MAC Flights



MWR

The Benefits
of
Being a
Reservist



NAVY RESERVE

Ready Now. Anytime, Anywhere.

From the Editor



Readers,

This month we are focusing on the benefits you receive as a Navy Reservist. In the pages that follow you can read about services you can receive because you serve our country. I also want to let our readers know about some "softer" benefits that are provided by businesses throughout this great country.

A benefit I received today was just when I was sitting down to write this letter, the following article came in my inbox. It was written by CNRFC Deputy PAO Cmdr. Caroline Tetschner. So take it away Commander.

Sincerely,
Jim Vorndran

A dear Navy friend of mine once called me a "frugal German." I took pleasure in that apt description because it spoke of my reputation as an, "economically savvy budgeter." Okay... maybe he just thought I was cheap. In any event, I have learned that by always asking a retailer or business if they offer a military discount, I've saved thousands of dollars in the 10 plus years of our Navy family life together.

You can do the same.

There's a little known fact about military discounts. Most regular discounts, such as a standard percentage off for military that is always in effect, are rarely, if ever, advertised. My husband and I went shopping at a big box hardware store recently, in search of a kitchen sink and a new faucet. As the cashier was ringing up our order, I casually asked if they offered a military discount. "Yes," he replied and sure enough we instantly saved 10 percent or about \$40 off those two purchases. Nice savings.

This applies to specific items as well. Let's say you want to grab the latest paperback bestseller for your upcoming vacation. Surf to some military focused commercial Web sites, they usually have a page listing discounts.

Through these Web sites, I've learned if you ask, a large book store site will offer a military special of free shipping and six percent off their on-line orders! This equates to at least a 20 percent savings, since a large part of on-line book sale fees come from shipping charges.

You'll also find that places you might frequent every day, some locations of a major donut franchise for instance, offer a major military discount. My husband learned this at our last duty station in Great Lakes, Ill. On one of his morning commutes, it was his turn to, "get the Friday doughnuts." A new shop had opened just five minutes from our house, directly on his route to work. He entered the store in uniform, ordered the boxed dozen and got charged exactly half price. This place offered a 50 percent military discount, and quickly become our favorite doughnut destination!

By simply asking, we have received other enviable military-based discounts.

On a recent vacation, my husband and I, our six-year old daughter and her grandma decided to spend the day at a locally-owned water park. Before paying the \$18 a person entrance fee, I asked if they offered a military rate. "We sure do," said the sunburned, teenage girl. She led us up a flight of very steep, rickety stairs into an older building that housed "the office." Okaaaaay... I thought, "maybe it's not worth it this time." Upon reaching that last step, however, we were kindly greeted at a desk by the company's matriarch, who just asked to see my husband's military I.D. We gladly complied. She okayed our discount to the teenage girl, who subsequently gave us 50 percent off the regular admission price! That translated to a \$36 savings for the four of us, or a few decent southern, home-style dinners at one of the numerous eateries in this resort area.

But keep in mind, none of the retailers openly advertised these great military savings at their outlets. Only by politely inquiring, did we get rewarded with savings that went right back into, "Hip Pocket National Bank," as my husband likes to say. He's not German, but I think his secret, frugal side is increasingly surfacing as we sponge up awesome savings like these.

So, DO ASK, and carry your military ID with you when it's feasible. In addition to the numerous other benefits you get as a military spouse or member, view your ID card as a "constant coupon," that pays back dividends on varied and numerous occasions.

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VICE ADM. DIRK J. DEBBINK
CHIEF, NAVY RESERVE
COMMANDER, NAVY RESERVE FORCE

REAR ADM. LOTHROP S. LITTLE
DEPUTY COMMANDER, NAVY RESERVE FORCE
COMMANDER, NAVY RESERVE FORCES COMMAND

REAR ADM. PATRICK MCGRATH
VICE COMMANDER, NAVAL AIR FORCES
COMMANDER, NAVAL AIR FORCE RESERVE

LT. CMDR. DOUG GABOS
FORCE PUBLIC AFFAIRS OFFICER

JIM VORNDRAN
EDITOR-IN-CHIEF

MASS COMMUNICATION SPECIALIST 2ND CLASS
RYAN HILL
EDITOR

MASS COMMUNICATION SPECIALIST 2ND CLASS
LESLIE LONG
CREATIVE DIRECTOR

MASS COMMUNICATION SPECIALIST 2ND CLASS(SW/AW)
ELIZABETH MERRIAM
STAFF WRITER/WEBMASTER

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CHANGE OF ADDRESS ... SELECTED RESERVISTS WITH ADDRESS CHANGES NEED TO PROVIDE UPDATES TO THE NSIPS (NAVY STANDARD INTEGRATED PERSONNEL SYSTEM) VIA THEIR NOSC PERSONNEL OFFICE.

CNRFC CHANGE OF COMMAND

STORY BY MASS
COMMUNICATION SPECIALIST
2ND CLASS RYAN HILL
PHOTO BY MASS
COMMUNICATION SPECIALIST
2ND CLASS (AW/SW)
ELIZABETH MERRIAM



Above: Capt. Olric Wilkins, chaplain, Commander Navy Reserve Forces Command, Vice Adm. Dirk J. Debbink, Commander, Navy Reserve Force, Rear Adm. John G. Messerschmidt, Commander, Navy Reserve Forces Command, Rear Adm. Lothrop S. Little and CMDCM Michael Curry salute while the National Anthem plays during the Commander Navy Reserve Forces Command change of command ceremony.



COMMANDER, Navy Reserve Forces Command (CNRFC) held a change of command ceremony at the Joint Forces Staff College MacArthur auditorium March 31.

Rear Adm. Lothrop S. Little relieved Rear Adm. John G. Messerschmidt as commander, Navy Reserve Forces Command.

The transfer of leadership at CNRFC is a familiar situation for both admirals.

Little previously served at the helm of the command until Nov. 6, 2008 and was relieved by Messerschmidt so he could serve a one-year mobilization to Iraq as deputy commander of Joint Task Force (JTF) 134. JTF 134, based in Iraq, is a multinational task force that conducts detainee operations.

Chief of Navy Reserve Vice Adm. Dirk J. Debbink served as guest speaker at the ceremony. Debbink remarked that today's ceremony brought back memories of their 2008 change of command.

"New York Yankees catcher Yogi Berra has a famous saying; 'it's déjà vu all over again'," said Debbink. "Yogi Berra said [this] when describing Mickey Mantle and Roger Maris as they repeatedly hit back-to-back home runs. I don't think there's a better pair of home run hitters than John Messerschmidt and Buzz Little.

Little told the staff that he looks forward to reintegrating with the command he previously led.

"Today is your day," said Little. "This ceremony highlights the outstanding support you provide to our Reserve Force Sailors as they serve through-



out the globe. I look forward to working with you to fulfill the great potential of these continuum service and operational support missions.”

During his tour at CNRFC, Messerschmidt was instrumental in the relocation of 428 staff personnel from New Orleans, La., to Norfolk, Va. He managed a \$1.3 billion budget and led the mobilization of more than 6,000 Reservists a year. The mobilized Sailors support overseas contingency operations in 14 countries and supplied humanitarian assistance during disaster relief efforts in Haiti. Messerschmidt was awarded the Legion of Merit for his accomplishments with the command and will be returning to his civilian job with the Mitre corporation.

During the ceremony, Messerschmidt told a story about a situation during the CNRFC 2008 change

of command in New Orleans. When the bell ringer was ringing him aboard at the beginning of that ceremony, the bell broke off its stand and fell to the ground. The petty officer responsible for ringing the bell quickly picked it up and performed the remaining rings while holding the bell in her hand. Though it might have been an embarrassing moment at the time, Messerschmidt said it exemplified the kind of command he would come to appreciate.

“I tell you that story for a reason,” said Messerschmidt. “What I saw in that instant of time was a Sailor who quickly recognized a problem, assessed the situation, developed a course of action and successfully executed the mission. That is what I had the distinct privilege of witnessing every single day I’ve been in this job; the agility, flexibility and professionalism of our Sailors, our

Marines, our civilians and our contractors, and that’s what I’m going to miss the most.”

Messerschmidt also stressed the importance of how the Navy Reserve delivers timely operational capabilities through its people and equipment. The Reserve Force provides seamless integration that has Navy Reservists serving alongside active component Sailors delivering capabilities that are unmatched.

Navy Reserve Force makes up 20 percent of the entire Navy Force and accounts for approximately 50 percent of Navy personnel serving in support of overseas contingency operations. Emphasizing the ability to be “ready now, anytime, anywhere,” the Navy Reserve Force provides the fleet with on-demand expertise through part-time service.

CULTURE OF FITNESS



SELF RESPECT

WRITTEN BY:
CHIEF PERSONNEL SPECIALIST (AW) CHAD HELMS

DO you respect the Navy, yourself and the Sailors with whom you serve?

RECOGNITION is the acknowledgment of service and giving merit to policy by your actions. We must promote fitness as an example, and by recognizing our obligation to physically and nutritionally prepare ourselves first, others will follow.

The Navy's physical readiness program (PRP) is designed to train, develop and condition. Through **EXERCISES**, or forms of practice or exertion, our bodies will begin to crave the respect we give them. I have heard physical trainers and command fitness leaders refer to the human body as a temple.

As I grow older, I realize just how true that is. If only I had maintained a balanced life approach that included sleep, nutrition and exercise. Young Sailors, get out and be active! Everyone else, do the same, it's never too late to make a difference.

The physical fitness assessment, (PFA) which includes the body composition assessment and the physical readiness test, is part of the Navy's total health, physical fitness and readiness program. All Navy personnel shall strive to optimize fitness and readiness by exceeding minimum **STANDARDS** and achieving continual improvement.

PHYSICAL READINESS activities should include a minimum of three weekly sessions of moderate and moderately high intensity physical conditioning. Physical conditioning sessions should be at least 60 minutes to allow for proper warm-up and cool-down, and target at least 30 to 45 minutes of continuous aerobic activity.

EATING RIGHT doesn't require drastic measures. Healthy eating begins with learning how to "eat smart"—it's not just what you eat, but how you eat. Your food choices can reduce your risk of illnesses such as heart disease, cancer, and diabetes as well as defend against depression.

Additionally, learning the habits of healthy eating can improve your health by boosting your energy, sharpening your memory and stabilizing your mood. Expand your range

of healthy food choices and learn how to plan ahead to create and maintain a satisfying, healthy diet.

COMMITMENT: "I will obey the orders ..." Accordingly, we will demand respect up and down the chain of command and care for the safety, professional, personal and spiritual well-being of our people. We will show respect toward all people without regard to race, religion or gender and treat each individual with human dignity; be committed to positive change and constant improvement and exhibit the highest degree of moral character, technical excellence, quality and competence in what we have been trained to do. The day-to-day duty of every Navy man and woman is to work together as a team to improve the quality of our work, our people and ourselves.

"Ready Now. Anytime, Anywhere."

The active and Reserve components of the Navy and Marine Corps are a **TEAM**.

Where do you fit in this team? Officers, are you supporting the concept and actually getting your folks out on the grinder? Anchor up, chiefs! Don't get caught dragging anchor behind the team. Shipmates, combine your personal aspirations and work in a coordinated effort as a team in striving for a common goal: the Navy's mission.

RESPECT starts with you!

Recognition
Exercise
Standards
Physical Readiness
Eating right
Commitment
Team

GETTING IT TO THE SAILOR

SAFE TEXTING



WRITTEN BY:

*MIKE HERNON, CONSULTANT TO THE DEPARTMENT OF
NAVY CHIEF INFORMATION OFFICER, AND BOB TURNER
OF NAVAL NETWORK WARFARE COMMAND*

DELIVERING an enterprise mobility capability for the Department of the Navy (DON) workforce requires leveraging various wireless tools at our disposal. One such tool, short message service (SMS), or text messaging, is often overlooked but can provide significant benefits when used appropriately.

Industry statistics, compiled by CTIA—The Wireless Association, show a definitive trend for individuals to let their “fingers do the talking.” More people are using their phones for text messages and less to actually talk. In 1987, the average mobile call length was 2.33 minutes.

In the following years, the number of mobile calls continued to grow until peaking in 2003 with an average call length of 3.07 minutes. By 2008, average call length was down almost a third to 2.27 minutes — less than what it was in 1987.

On the other hand, the number of text messages has increased dramatically from 14.4 million messages per month in 2000 to more than 110.4 billion per month in 2008.

Is it Safe?

Generally, SMS and multimedia messaging service may be used if only unclassified, public releasable (i.e., not “For Official Use Only”, sensitive or classified) information will be sent or received.

There are many aspects of texting that engender concerns regarding information assurance. SMS was not designed to provide a secure, reliable or robust messaging capability. Text messages are not encrypted end-to-end and could potentially be read by people other than the intended recipient. As texting has grown in popularity it has increasingly attracted the same scam artists and hackers that attack the wired environment.

Techniques such as spamming, phishing and spoofing now use text messages to target mobile phone users and may be more of a threat in this environment because SMS does not provide authentication of either the sender or the content. So, is it safe? Well, not 100 percent!

“R U OK?”

One of the most appealing aspects of text messages is during regional or national calamities when cellular networks are bogged down with callers, text messages often get through without any trouble. This is due to the fact that SMS works on a control channel in the provider’s network, not the traffic channel where voice and data services are provided.

Always Practice Safe Texting

None of the mobile technology tools we use are 100 percent secure. Like every other technology we use on a daily basis, the risks and benefits of SMS must be analyzed to determine how to implement this capability. The Navy and Marine Corps Designated Approval Authorities (DAA) conduct such analyses on a daily basis.

The DAAs consider texting to be safe as long as content is limited to only unclassified, publicly releasable data and no applications are downloaded.

Within these constraints, SMS may be used in any manner that might contribute to your productivity or efficiency. Keep in mind that SMS is not a guaranteed delivery system; Marines using text messages during Hurricane Katrina found that while many messages got through, others were delayed by several hours until they were delivered.

In the final analysis, SMS can play a key role in enhancing enterprise mobility across the DON when used appropriately.





NAVY RESERVE
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Ready Now!



Armed Forces Day and Memorial Day remind us that our service matters.

Volume 2, Issue 5 May 2010

Shipmates,

May is a month of celebrations and remembrances that remind us that our service matters. On Armed Forces Day, we honor and celebrate those currently serving. On Memorial Day, we pay tribute to those who have made the ultimate sacrifice. These holidays serve two different purposes.

Armed Forces Day, celebrated this year on Saturday, May 15, was established by the newly-formed Department of Defense in 1949 and first observed in 1950. This all-service observance is not only intended to honor those serving but to provide a forum to educate the public on life in the service, the role of the military in civilian life, military technology and the need for a strong defense.

Our all-volunteer force means that fewer people have firsthand knowledge of our military. As a Sailor serving in the Navy Reserve, you may be the only person in your family, your neighborhood, and your social and professional circles that has served in the armed forces. While support for service members is strong, you can help foster an even better understanding of and a deeper appreciation for our military. As the face of our Navy and all the armed forces, we urge you to share your experiences and to be an ambassador to our fellow citizens.

On Memorial Day, observed this year on Monday, May 31, we honor those who made the ultimate sacrifice. Our first celebrations of Memorial Day emerged during the reconstruction years of our Country after the Civil War. It was originally known as Decoration Day; fresh spring flowers were placed on the graves of fallen. Today, there are parades, speeches and memorial ceremonies.

We encourage each of you to participate in a Memorial Day observation. These ceremonies remind us that it is an absolute privilege to wear our uniforms, and to serve alongside those who have accepted the challenge and responsibility of joining our nation's armed forces. Some have made the ultimate sacrifice. All service matters.

We value the contributions of each and every Navy Reserve Sailor, recognizing service can and does vary from a few days a year to full-time service. The greatest tribute we can offer to those who have paid the ultimate price is to wave the banner of freedom proudly, and to ensure that our nation shall endure for generations to come. We are honored to serve in the United States Navy today. Every day, we have the chance to honor the legacy of the men and women who fought and died in the service of this great nation. We honor that legacy by being Ready Now. Anytime, Anywhere.

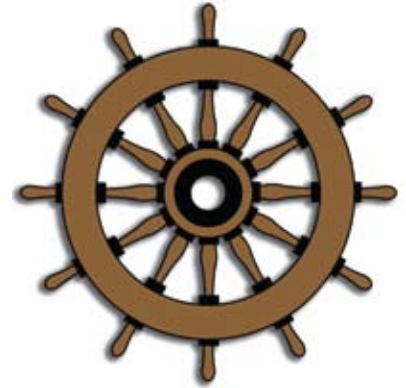
VADM Dirk Debbink
Chief of Navy Reserve

FORCM Ronney A. Wright
Navy Reserve Force Master Chief



GLOBAL FORCE FOR GOOD CAN MEAN GOOD RECRUITING AND RETENTION

WRITTEN BY:
CMDR. STEPHEN FERRIS
CENTER FOR PERSONAL AND PROFESSIONAL DEVELOPMENT



RECOGNIZING that today's young people desire to be part of something bigger than themselves, the Navy's new advertising campaign emphasizes its role as a global force for good.

This call to serve allows the Navy to tap into popular sentiment, attract high-potential individuals into uniformed service and retain valuable personnel already on board. Unit khaki can take advantage of this new campaign in a number of ways:

Local Force for Good: Reserve units and individual Sailors can contribute to the Navy's global force for good without leaving their county or state. Unit leaders should identify appropriate community organizations and programs that can benefit from Reservist participation: such as schools, veterans hospitals, food banks and various other social outreaches. The goodwill, favorable publicity, and sense of individual satisfaction generated by such volunteer activities are very high. This, in turn, boosts recruitment and retention of high-ability individuals in the Navy Reserve.

Sailor Education and Counseling: Now, more than ever, unit leaders can educate their Sailors about the full spectrum of Navy missions and what that means for billets. Unit khaki should remind individuals about how their jobs are linked to national service and, ultimately, to global peace. Service in the Navy Reserve is more than just a recruiting slogan.

Training With Other Agencies: An important part of the Navy's ability to be a global force for good is its cooperation with civilian or non-DoD agencies, such as the Red Cross. Unit leaders can help Sailors obtain combined training with or sponsored by such agencies.

Sailors should consider opportunities for annual training that will bring them into contact with humanitarian, civilian or non-government organizations. This direct exposure will enhance their understanding of how nicely Navy service aligns with their desire to make a difference in the world.

Discuss Reenlistment Goals: When reenlistment periods near expiration, khaki should take the time to ask about their Sailors' goals for the future. This is a key moment for unit leaders to explain how Navy service offers opportunities to be part of something bigger than one's self—opportunities that are hard to come by in private enterprise. Often, Navy service is able to satisfy tangible needs with broader, more abstract goals.

Finally, unit leaders can reinforce the message of the Navy's newest recruiting campaign by appealing to a higher purpose in its training and management of personnel. This approach has the distinct advantage of supporting individuals who are internally motivated, resulting in a higher level of performance. The connection between what we do in the Navy and its impact on the world situation seems obvious, but unit leaders need to continue to emphasize and nurture it as they recruit, train and reenlist their Sailors.



Family and friends of Sailors and staff embarked aboard the Military Sealift Command hospital ship USNS Comfort (T-AH 20) wait on the pier as the ship arrives at Naval Station Norfolk. Comfort completed a seven-week deployment to the U.S. Southern Command area of responsibility to provide medical care in Haiti as part of Operation Unified Response. Photo by Mass Communication Specialist 3rd Class Ryan Steinhour

SPIRITUAL NAVIGATION



RESILIENCY, RETENTION, AND RMTs

WRITTEN BY:
CAPT. STEPHEN WALL-SMITH, CHC, USN

THE ships and aircraft on which vital sea service missions depend have to be resilient. So do the individual Sailors and Marines and family members who all help support these missions. The Navy's active and Reserve religious ministry teams (RMTs) promote resilience in Sailors and their families through personal support, teaching and community-building.

"Resilience is like fitness," said Senior Chief Religious Program Specialist William Crozier. "When you're fit, you're not only stronger, but you recover from injuries more rapidly. Resilience supports retention, too. Those who are in good shape are going to be the star performers physically. Those with a strong family support system engaged in Navy life will be stronger performers as well."

Once, chaplains were able to inspire service during "church call" worship services. While RMTs still offer and facilitate these gatherings, only about 20 percent of today's 18- to 25-year-olds follow any religious tradition.

More often, inspiration has to seek the Sailor, not the other way around. Comprised of Navy chaplains and religious program specialists (RPs), RMTs are embedded in most commissioned units and devote significant time to deck-plate ministry—circulating, listening and sharing counsel and resources. RPs engage enlisted leaders on Sailor and family-care issues.

"Leaders need to get their junior personnel and their families to the family days, RMT led family classes, returning warrior workshops (RWWs), marriage enrichment workshops—anywhere they can get the tools they need for making their families stronger," Crozier said.

RMTs are trained to recognize and address signs of personal distress, and chaplains with advanced training offer formal counseling for Sailors, their spouses and couples. Chaplains and RPs may also act as teachers. They regularly deliver pre- and post-deployment training and are often subject-matter experts in grief, suicide prevention and stress control. "The return and reunion briefs are not the check-in-the-box they used to be," said Capt. Dan Gard, deputy regional chaplain for Navy

Region Midwest. "Presenters often leave their script to talk from the heart. Since 2003, they've seen reunions go well, and they've watched reunions go wrong. There are things to be learned from each."

As the chaplain at the Navy Military Processing Site in Norfolk, Va., Cmdr. Patrick Finn conducts classes for up to 1,000 Sailors a month. He also ministers out-of-class to both active duty individual augmentees (IAs) and Navy Reservists who are mobilizing or demobilizing. Trips to Iraq and Kuwait heightened Finn's commitment to the stateside mission, prompting him to develop a warrior resiliency training syllabus that combines elements of stress management and cultural awareness with basic spirituality.

"During a time of war, questions of eternity and one's eternal significance are close to Sailors' hearts," Finn said. "We provide a space where God's presence is apparent."

Recognizing military families are often more involved with civilian faith communities than with military agencies, Navy Region Mid-Atlantic has built relationships with faith-based organizations and their leaders in an effort to understand and address the needs and misconceptions of isolated military families.

Nationally, chaplains religious enrichment development operation (CREDO) programs offer retreats and team-building opportunities in fleet concentration areas. By popular demand, CREDO leaders within the Marine Forces Reserve organize programs across the United States; most recently with a marriage enrichment retreat for deploying Marines in Texas. More than two dozen three-day RWWs are conducted around the country annually, giving Sailors and their significant others an opportunity to reconnect and to meet others who are also facing the challenges of reintegration after deployment. RWWs include break-out workshops led by experts in family issues, information kiosks with representatives from service providers, and on-site helpful professionals, including chaplains and RPs.

RMTs are an integral part of retaining the best Sailors in a Navy they are proud to serve.

NROWS TO DTS UPDATES AND THE WAY AHEAD

WRITTEN BY: LT. CATHERINE ANDERSON
RESERVE FORCE TRAVEL



WHAT'S new with the Navy Reserve Order Writing System (NROWS) and the Defense Travel System (DTS)? Well the hot news is rollout to Reserve Component Commands (RCC) Southeast and Southwest has been temporarily delayed. Contrary to any rumors you might have heard, we are not cancelling or disestablishing the import/export of NROWS and DTS. We have taken a strategic pause to enable organizations to work systematic challenges before we bring the rest of the force onboard.

In the meantime, we have already taken some steps to make this a better process. For example, have you called the travel help desk recently? Have you noticed a difference? Force travel is working in collaboration with Space and Naval Warfare Systems Command to provide quicker responses to your NROWS and DTS questions. With this partnership, we are staffing our help desk 24/7. We have also incorporated a trouble-ticket system that allows any travel technician to reply to phone calls while viewing any previous actions taken regarding your specific issue.

There is also a new workflow we are taking before the heat of summer travel. RCCs and NOSC's currently using DTS will have approving officials identified for authorizations and vouchers. What does this mean to you as the traveler? Your Navy Operational Support Center (NOSC) and RCC have the authority to work out your travel requests and ensure you're paid at a local level.

So how do we get ready for this? Train, train and train! We are working closely with the RCCs to ensure they are ready to provide the customer assistance required by our force. They will ensure NOSC's are trained and then the NOSC's will train you. However, we know you'll want to be prepared in advance. So the next time you get on your computer, go to the Navy Reserve Homeport Homepage private side (found by clicking on the DTS/NROWS link in the blue drop-down menu) to keep yourself one step ahead of the game.

From our FAQ section:

1) How can I get a copy of my itinerary?

The good thing is you don't need to spend your valuable

time calling us, when you and your NOSC can locate it 24 hours a day on the web. Go to www.virtuallythere.com. You'll need your passenger name request (PNR) code or record locator number and the e-mail address used to set up travel. The PNR code is found in DTS and can be located on the trip description line. The record locator number is found in NROWS under Order Detail.

2) Can I change my flight to earlier or later in the day?

A. If you want to change your flight to a different time on the same day, you can work directly with the airlines to do so. However, know this:

- As the member, you are completely responsible for any additional cost.

- Once you alter your travel plans from your SATO itinerary, you have removed N33's ability to assist you with any further travel issues that arise. For example, if you change your 0800 flight to a later flight at 2200 and then that flight is cancelled, N33 can not assist in rescheduling, and you are not entitled to any additional days of pay or allowances beyond what your orders authorized.

B. If you want to change your flight to a different day, an order modification must be sent through NROWS (and DTS if applicable) before the trip can be ticketed. This should only be done in the event of an emergency or to accommodate mission requirements. Modifications due to personal preference are not recommended.

We, along with the NOSC's and RCC's, are here to support you. If you have suggestions regarding our processes, please contact us at cnrfc_nrowsdts@navy.mil.

NROWS/DTS Force Travel: 1-800-537-4617

DTS Help Desk: 1-888-HELP1GO (1-888-435-7146)

NMCI Help Desk: 1-800-THENMCI (1-800-843-6624) *Contact if you have a roaming NMCI profile and cannot access DTS.*

CAREER COUNSELOR CORNER



THE CAREER MANAGEMENT SYSTEM

WRITTEN BY:
CNRFC CAREER RESOURCES AND INFORMATION
TEAM AND ENLISTED ASSIGNMENTS OFFICE

THE Career Management System/Interactive Detailing (CMS/ID) is used by active and Reserve Sailors to search for available billets and make applications for assignments. Sailors have the ability to apply for and rank up to five billets in a monthly cycle. If you need a billet, either because you are currently In-Assignment Processing or are within three months of your projected rotation date, see your Career Counselor.

You can access CMS/ID in three ways. Directly at <https://www.cmsid.navy.mil>, via Navy Knowledge Online at <https://www.nko.navy.mil> under the CMS/Interactive Detailing link, or the Navy Reserve Homeport at <http://www.navyreserve.navy.mil> under applications.

New users will be directed to update their user profile. Existing users need to update information annually and when status changes occur. The 'Aux Skills' tab allows Reservists to report civilian-acquired skills they wish to utilize in their Navy careers. Assignment Coordinators, Career Counselors and Commands can view these skills and search for Sailors with specific skills. Auxiliary skills data fields include occupation, education and credentials. Sailors can also upload a résumé to CMS/ID. Language skills are non-editable in the tab. Contact your personnel office to initiate updates to the language skills field.

The 'Duty Preferences' tab allows you to communicate your career goals to assignment coordinators and career counselors. It also helps CMS/ID show you jobs matching your goals. Enlisted members must enter duty preferences and indicate career intentions annually. Be sure to update duty preferences before the start of the application cycle so the 'Preference Match' indicator will accurately reflect how well jobs match your preferences.

A new feature within the Reserve component CMS/ID module is the "MOB/ADSW" tab, which is used to advertise and accept applications for mobilization and other active duty opportunities. If you are interested in mobilization opportunities, check the MOB/ADSW tab often.

Qualification Match Indicator Lights provide a snapshot of your suitability for each job. If lights are not present on your 'Home' page or a search results list, go to 'Compare Jobs,' then click 'Compute Scores' to generate the lights.

The CNRFC Enlisted Assignments Coordinators are not detailers but rather administer requests and write orders in conjunction with those requests via CMS/ID. Assignment Coordinators process applications continually during the application cycle. The continuous assignment process means many Sailors can see a status update within 72 hours.

Here are a few hints to increase the likelihood of an application being approved:

1. Look for local billets within your NOSC.
2. If no local billet available, use smart assignment criteria.
3. Apply for billets you are qualified to fill.
4. Make comments on the applications.

For more information about CMS/ID, including a quick start user's guide, see <http://www.npc.navy.mil/Enlisted/CMS/> and <https://www.cmsid.navy.mil/jass/index.m>

If you need more information regarding career enhancing assignments or help with CMS/ID see your Unit or NOSC Career Counselor.

Indicator Light	Green	Yellow	Red	Triangle
Preference Match	All or most	Some	Few or None	Duty Preferences not on file
Assignment Location Match (Reserve only):	Sailor location and qualifications match job	Sailor location matches job; rating does not, but a rating substitution is available	Sailor location or qualification do not match job	N/A
Skills Match:	Has required rating, paygrade and skills	Has required rating and paygrade, but not required skills (can pick up through formal schooling)	Sailor is not in required rating and/or paygrade, or cannot attain required skills	N/A
Policy Match:	No gates or flags	At least one flag but no gates	At least one gate	N/A

PROFILES IN PROFESSIONALISM

We have many talented people in our Navy. Each month we highlight our stellar Sailors and some of the unique careers, skills and services they are providing to the fleet. E-mail the editor, james.vorndran@navy.mil, for the submission form if you'd like to nominate a Sailor. Please include a high-resolution (300 dpi) 5"x 7" digital photo of the candidate.



MAC (DV) Cris Miller

Hometown: Bethlehem, Pa.

NOSC: Charleston, S.C.

Unit: Explosive Ordnance Disposal Operational Support Unit 10

Brief description of your Navy job: As an ordnance clearance diver I locate, identify, and dispose of explosive hazards on land and underwater.

Brief description of your civilian job: I work as a server at Cypress, a fine dining restaurant. I also work as a coach at Lowcountry Crossfit.

What has been your greatest Navy achievement? Graduating scuba school as honor man at Navy Diving and Salvaging Training Center.

Who has been your biggest influence since joining the Navy? BM1 (Ret) Tim Hudson because he gave great guidance and was a patient teacher.

What do you enjoy most about the Navy? I enjoy the fact that everything that I do in the Navy is completely different than what I do in everyday life..

Most interesting place visited since joining the Navy: I enjoyed Germany because of the beautiful landscape and the wine.

Current hobbies: In my spare time I like fishing, gardening, and crossfit training.

Hometown: Gloucester City, N.J.

NOSC: Norfolk, Va.

Unit: Explosive Ordnance Disposal Operational Support Unit 10

Brief description of your Navy job: Currently I am going through training to prepare for explosive ordnance technical school.

Brief description of your civilian job: Norfolk, Va. police recruit in the police academy.

What has been your greatest Navy achievement? Working alongside U.S. Army Rangers in Iraq for a year.

Who has been your biggest influence since joining the Navy? The Reserve component explosive ordnance disposal techs that push me to my limits.

What do you enjoy most about the Navy? I enjoy the brotherhood of the Navy. There is always someone that can help you out when you need it.

Most interesting place visited since joining the Navy: There is no one place that stands out but I enjoy going to different places and experiencing the culture shock.

Current hobbies: When I have time I like to kick box because I can constantly keep moving and get a good cardio workout.



OS2 Wayne E. Riddell

AT THE READY FOR 95 YEARS

Story by Mass Communication Specialist 2nd Class Leslie Long



Above: Vice Admiral Dirk J. Debbink administers the reenlistment oath to 95 Reservists at the Russell Senate Office Building in Washington, DC. Next page: Donald Devine, center, CEO of American Standard Brands, signs a statement of support for the Guard and Reserve as Dennis McCarthy, left, Assistant Secretary of the Navy (Reserve Affairs) and Vice Admiral Dirk J. Debbink, right, Chief of Navy Reserve look on. Photos by Mass Communication Specialist 1st Class Cynthia De Leon.

NAVY Reservists from across the country gathered at the Russell Senate Office Building March 5 to participate in a group reenlistment as part of a celebration of the Navy Reserve's 95th birthday.

They represented all 50 states, including Guam and Puerto Rico.

"I really wanted to be a part of what it means to be a Reservist," said Aviation Electronics Technician 1st Class Kaileif Mitchell of Laconia, N.H. "When I enlisted post 9-11, it was to be available as necessary when the Navy needs me."

Of the 95 reenlisting Sailors, each one had a different reason for their continued service. Personnel Specialist 1st Class Ayunna Jones of Shreveport, La., said, "I've been in for 11 and a half years. The Navy's been good to me, so I decided to reenlist for 6 years."

The commemoration events concluded at the Navy Memorial with a ceremony recognizing the critical link between civilian employers, families and Navy Reservists. President and Chief Executive Officer of American Standard Brands Donald C. Devine signed a statement of support for

the Guard and Reserve and received the Employer Support of the Guard and Reserve (ESGR) Seven Seals Award. The ESGR Seven Seals Award is symbolic of the seven services that comprise the Reserve components and is intended for individuals and organizations whose actions confirm their support to the National Guard and Reserve.

"I am deeply honored to sign this Statement of Support for the National Guard and Reserve on behalf of American Standard Brands," Devine said. "It is important to provide service members peace of mind in

CYBER WARRIORS CELEBRATE

Story and photo by Mass Communication Specialist 2nd Class (SW) Joshua J. Wahl, Navy Cyber Forces Public Affairs

NAVY Cyber Forces (CYBERFOR) and Naval Network Warfare Command (NETWARCOM) commemorated the 95th birthday of the Navy Reserve Mar. 5, during a combined ceremony at Joint Expeditionary Base, Little Creek-Fort Story in Virginia Beach, Va.

CYBERFOR and NETWARCOM Commander, Vice Adm. H. Denby Starling II, highlighted the efforts of Navy Reservists and their important role as part of the total Navy force. He specifically lauded the accomplishments of the Navy Net-Centric Warfare Group, which provides Reserve support to CYBERFOR, NETWARCOM and other information-centric Navy commands.

"These professional cyber warriors have set the standard for active-Reserve integration," said Starling. "In fiscal year 2009, just under 1,400 personnel provided support to our information domain commands that was equivalent to more than 350 full-time personnel. We are a much better Navy thanks to the outstanding contributions made by members of our Navy Reserve."

Starling also pointed to the unique function Reservists perform in American society, quoting Sir Winston Churchill who once said, "The Reservist is twice the citizen."

"In their civilian jobs, our Reservists work in engineering fields, space, law, small business, consulting and information security," Starling said. "That fits very well with the work we do here and also affords our Reservists the opportunity to serve in an important role as Navy ambassadors in their communities."

CYBERFOR Reserve Affairs Director, Cmdr. Clayton Kemmerer, emphasized the balanced capabilities offered by the Navy Reserve.

"The challenge for today's Reservist is to be mobilization ready, while also operationally integrating with active commands during drills and annual training," said Kemmerer. "The Navy's total force vision has helped us more closely align our Reserve and active component. Overall, serving in the Navy Reserve is a tremendously valuable and rewarding opportunity."

In a highlight of the ceremony, Starling reenlisted Information Systems Technician 2nd Class (SW/AW) William G. Jones to serve an additional two years in the Navy Reserve. Jones considered it an honor to have taken his oath with the admiral on the Navy Reserve birthday.

"Re-enlisting in the Navy Reserve, I feel that connectivity with being a part of history," said Jones. "I am incredibly proud to be part of the U.S. Navy."



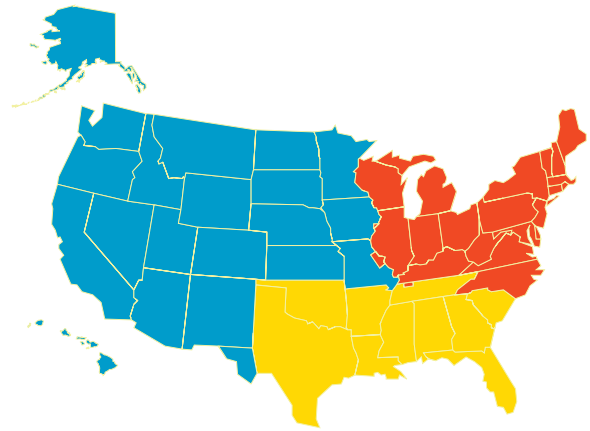
Vice Adm. H. Denby Starling II, (center) cuts Birthday cakes with Reservists, during a combined ceremony to celebrate the 95th Birthday of the U.S. Navy Reserve.



knowing their jobs will be waiting for them upon their return to civilian life after they have served our country. At American Standard, we see it as our duty to provide pay and benefit protections for our employees called into active service. Our policies are designed to recognize the critically important contributions these employees are making on behalf of all Americans and to do as much as we can to lessen the financial hardship on them and their families."

Navy Reserve ombudsmen were recognized for their support of Sailors and their families. Ombudsmen are volunteers who provide outreach, resource referral, information and advocacy to and for families. They promote "Ready Now" Reservists by connecting the commands and the families. Shana Bender, Vicky Camp and Misty Grizzle-Billheimer were recognized for their support of more than 900 Sailors and their families.

During the ceremony, five Reservists received awards earned during recent mobilizations. Intelligence Specialist 2nd Class (EXW) Jullian M. Willis was awarded the Navy and Marine Corps Achievement Medal, Master-at-Arms 2nd Class Randy Herbert was awarded the Army Corps Achievement Medal, Operational Specialist 1st Class Marcus Marquez was awarded the Army Corps Commendation Medal and Special Warfare Operator (SEAL) 1st Class Brent Johnston and Ensign Patrick Melim received the Navy and Marine Corps Medal.



TRICARE Reserve Select (TRS) is a premium-based health plan available for purchase by members of the Selected Reserve, excluding IRR and VTU, who are not eligible for or enrolled in Federal Employee Health Benefit plans. The current plan, which became effective Oct. 1, 2007, replaces a complex tier system with varying premiums. The premiums are \$49.62 a month for individual coverage and \$197.56 a month for family coverage.

Under the TRS plan, members receive comprehensive coverage with access to TRICARE-authorized providers and military treatment facilities on a space-available basis. Members pay fewer out-of-pocket costs when choosing a provider in the TRICARE network. TRS offers extremely low annual deductibles and cost-share along with a catastrophic cap of \$1,000 maximum for each family. A variety of inpatient, outpatient and clinical preventative services are covered as well as emergency services.

TRS also offers survivor coverage for up to six months after the death of a service member. The TRICARE network consists of three regional domestic contractors and one overseas contractor: Health Net Federal Services, LLC (North Region); TriWest Healthcare Alliance Corp (West Region); and Humana Military Healthcare Services, Inc. (South Region and Overseas).

Many SELRES members do have other healthcare options offered by private-sector employers. The coverage offered under TRS is similar to TRICARE Standard or Extra. Consider costs for family coverage versus single coverage, co-payments, prescription drug programs, catastrophic caps and which health care plans are accepted by the member's (and family's) preferred doctors and hospitals.

Purchasing TRS is a three-step process that is done through the Guard and Reserve portal.

Step One: Service member logs onto <https://www.dmdc.osd.mil/appj/trs/index.jsp> and completes the TRS request form DD Form 2896-1.

Step Two: Print and sign the form.

Step Three: Submit the completed form along with premium payment to the regional contractor.

The mailing information for the appropriate regional contractor will auto populate once your form is complete and you request it to print. Coverage begins on the first day of the first or second month, which ever the member chooses, after the postmark date of the DD Form 2896-1. Members should contact the regional contractor for information or assistance on purchasing TRS coverage, premium billing questions, obtaining healthcare services, claims or covered benefits. The information about coverage under these plans can be found at www.tricare.mil

TRICARE policies and benefits are governed by public law and changes are made as public law is amended. Contact your regional contractor or local TRICARE Service Center for current updates. For more information on TRICARE or the Health Insurance Portability and Accountability Act Notice of Privacy Practices, go to www.tricare.mil.

Tricare South

Regional Contractor:
Humana Military Healthcare Services, Inc.
(Humana Military)
877-298-3408 or 800-444-5445
www.humana-military.com

Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee (excluding the Ft. Campbell area) and Texas (excluding the El Paso area).

Tricare West

Regional Contractor:
TriWest Healthcare Alliance Corp.
(TriWest)
888-TRIWEST (888-874-9378)
www.triwest.com

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (excluding Rock Island Arsenal area), Kansas, Minnesota, Missouri (excluding the St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas (the southwestern corner, including El Paso), Utah, Washington and Wyoming.

Tricare Overseas

Regional Contractor:
Humana Military Healthcare Services, Inc.
(Humana Military)
877-298-3408 or
Overseas: 888-777-8343
www.humana-military.com or
Overseas: www.tricare.mil/overseas
The TRICARE overseas areas include TRICARE Europe, TRICARE Latin America and Canada (TLAC), and TRICARE Pacific. The TRICARE South Region contractor, Humana Military, handles enrollment, billing and customer support services for these overseas areas.

Tricare North

Regional Contractor:
Health Net Federal Services, LLC
(Health Net)
877-TRICARE (874-2273)
www.healthnetfederalservices.com
Connecticut, Delaware, the District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin and portions of Iowa (Rock Island Arsenal area), Missouri (St. Louis area) and Tennessee (Ft. Campbell area).

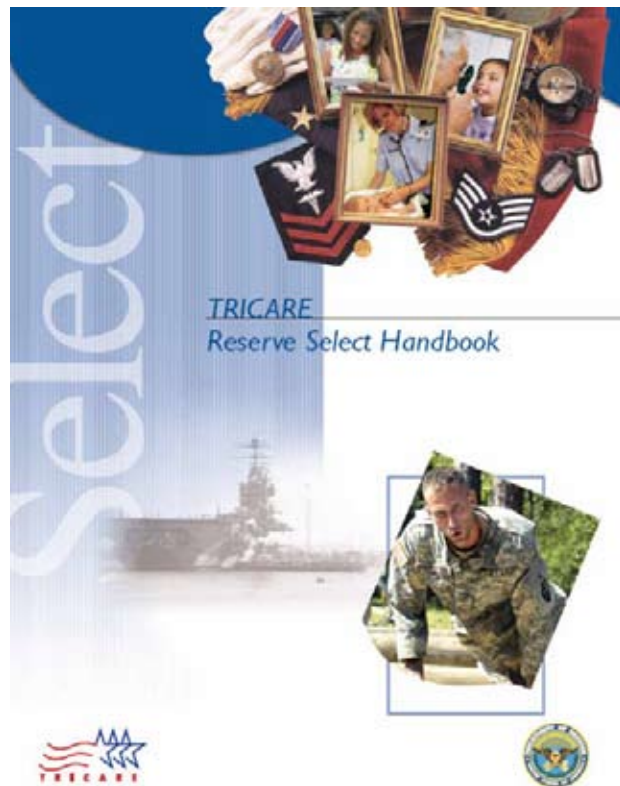
Reserve Affairs:
<http://ra.defense.gov>

Guard/Reserve Portal Address:
www.dmdc.osd.mil/appj/trs/index.jsp

TRICARE:
www.tricare.mil

TRICARE Mail Order Pharmacy:
877-363-1303

TRICARE Retail Network Pharmacy:
877-363-1303



CNRF PUBLIC AFFAIRS BACK TO BASICS

Deck Smarts

Written by
Chief Mass Communication Specialist James Vorndran

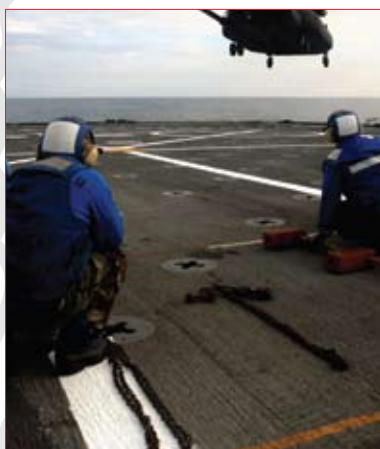
One common and important use of lines in the Navy is mooring. Mooring is defined as securing a ship to a pier or to a mooring buoy, or by anchoring. In order to properly moor a ship to a pier, certain standardized procedures make the operation efficient and knowledge of the appropriate terminology is essential. Standard commands, the deck fittings, and the lines themselves all are referred to in ways that must be understood by Sailors in order to take part in the operation or to stand watches properly once a ship is moored.

BITTS:

Cylindrical shapes of cast iron or steel arranged in pairs on the ship's deck and/or on the pier which are also used to belay lines.



U.S. Navy photo by
Mass Communication Specialist 2nd Class
Joseph R. Vincent



U.S. Navy photo by
Mass Communication Specialist 1st Class
Michael D. Kennedy

*"Uncommon valor was
a common virtue."
~ Adm. Chester Nimitz
(on the quality of the men under his command)*

PADEYE:

An eyebolt welded on a plate that is fastened down to the deck. Commonly used to chain aircraft to a flight deck.

CLEAT:

A deck fitting consisting of a pair of projecting horns for belaying (securing) a line.



U.S. Navy photo by
Mass Communication Specialist Seaman
Kevin T. Murray, Jr.

*"One of the best ways to deal with
the global instabilities that will
continue into the 21st century is
by being there."
~ Adm. Jay Johnson*



U.S. Navy photo

DAVIT:

Boats carried aboard ships usually are handled by powerful cranes and booms which hook onto slings attached to hoisting points built into the strong parts of the boat's structure. Boats stowed at davits are lowered and hoisted by the davit machinery in a safe and timely manner.

CHOCK:

A fitting mounted securely to the deck or cabin top through which lines are led. Lines are not secured to it but instead are passed through. Chocks come in three varieties — open, closed and roller — and are used to feed lines in the direction you want, thereby increasing efficiency.



U.S. Navy photo by
Mass Communication Specialist Seaman
Kyle D. Gahlau



U.S. Navy photo by
Mass Communication Specialist 2nd Class
Douglas G. Morrison

***“The United States Navy is the
envy of every other navy in the
world. They don’t want to be like
us - they want to be us.”***
~ Adm. Leighton Smith

BOLLARD:

A heavy cylindrical object with a bulbous top and a horn that is found on piers but not on ships. The eye or bight of a mooring line can be passed over it and, because of its design, the line will not slip off.

CAPSTAN:


Drum which rotates, and around which a hauling line is wrapped several times.



U.S. Navy photo by
Mass Communication Specialist 2nd Class
Nardelito Gervacio

“Hit hard, hit fast, hit often.”
~ Adm. “Bull” Halsey
(his battle cry)

THRIFT SAVINGS PLAN



THE Thrift Savings Plan (TSP) is a Federal Government-sponsored retirement savings and investment plan. The TSP is a defined contribution plan, meaning the retirement income you receive from your TSP account will depend on how much you contributed during your working years and the earnings on those contributions.

TSP offers the same type of savings and tax benefits many private corporations offer their employees through 401(k) plans.

What are the immediate benefits of making tax-deferred contributions to the TSP?

Tax-deferred contributions are “before-tax” contributions. The money you contribute is taken out of your pay before federal and, in almost all cases, state income taxes are withheld. Therefore, the amount used to calculate your taxes is smaller, so you pay less in taxes now. That’s an advantage over deposits to a regular savings account.

Your TSP contributions are excluded from the taxable income reported on the IRS Form W-2 Wage and Tax Statement you receive from your service each year. Thus, you do not report them on your annual federal tax return. This special tax treatment does not affect your salary of record for other federal benefits or taxes, such as uniformed services retired pay, Social Security or Medicare.

By paying less current income tax, you have more take-home pay than you would if you had saved an equal amount that was not excluded from taxable income. To give you an idea of

until you receive the money, which is usually after retirement (when your tax bracket may be lower).

Deferring the payment of taxes means that more money stays in your account, working for you. The longer your money is invested, the greater the benefit of tax-deferred earnings.

What are the major features of the TSP?

the advantage of saving through before-tax contributions to the TSP, suppose you earn \$30,000 a year and you are in the 15-percent tax bracket. If you contribute 5 percent each month (or \$1,500 per year) to your TSP account, you will save \$225 in federal taxes. If you had simply deposited the \$1,500 in a regular savings account, you would have owed \$225 in federal taxes.

Your tax savings will be even greater if the state in which you live (or of which you are considered a legal resident) allows you to exclude TSP contributions from taxable income, as most states do.

What are the long-term benefits of tax-deferred contributions?

By participating in the TSP, you defer (that is, postpone) paying federal taxes on the money you contribute until you withdraw the funds from your TSP account. In addition, over the years, the money in your account will accrue earnings. These earnings are also tax-deferred. This means you do not pay income taxes on your TSP account contributions and earnings

You may elect to contribute any percentage (one to 100) of your basic pay. However, your annual dollar total cannot exceed the Internal Revenue Code limit, which is \$16,500 for 2010. If you contribute to the TSP from your basic pay, you may also contribute from one to 100 percent of any incentive pay or special pay you receive (including bonus pay), up to the limits established by the Internal Revenue Code.

The TSP offers the following:

- Immediate member contributions
- Before-tax savings and tax-deferred investment earnings
- Daily valuation of accounts
- Low administrative and investment expenses
- Transfers into the TSP from other eligible retirement plans or traditional IRAs and eligible employer plans
- A choice of investment funds
- Ability to make contribution allocations daily

- Ability to make interfund transfers daily
- Loans from your own contributions and attributable earnings while you are in service
- Catch-up contributions for participants age 50 or older
- In-service withdrawals for financial hardship or after you reach age 59½
- Portable benefits and a choice of withdrawal options after you separate from service
- Ability to designate beneficiaries for your account balance.

Starting Contributions

To start contributing to the TSP, download the TSP Election Form (TSP-U-1) at www.tsp.gov. Complete the form to show what percentage of basic pay, incentive pay, special pay or bonus pay you want to contribute and submit it to your service. You must elect to contribute from basic pay in order to contribute from incentive or special pay, including bonus pay.

The chosen amount is deducted from your pay until you submit another Form TSP-U-1 to stop or change the amount. Also, if you elect to contribute from a bonus, your initial election will remain in effect and cover any future installments of that bonus or any other bonus to which you become entitled. If this is not what you intend, you will need to terminate your bonus election once the contribution from the current bonus is complete.

Changing the Amount of Contribution

If you want to change the amount of your contributions from basic, incentive or special pay, submit Form TSP-U-1 to your service (or use your service's electronic version, if one is available).

If you want to change the amount of your contributions from bonus pay, submit Form TSP-U-1 to your service at any time (or use your service's electronic version, if one is available).



Defense Commissary Agency - Another Way to Save

SINCE November 2003 members of the Guard and Reserve have had unlimited access to commissaries in the United States, Guam and Puerto Rico. This includes the Ready Reserve, selected Reserve, individual ready Reserve, inactive National Guard, Guard and Reserve retirees and their authorized family members

This benefit doesn't just apply to authorized shoppers near a military facility. The Navy Reserve has a large percentage of personnel miles from the nearest Navy base, which makes commissary shopping difficult. Due to the fact that many military members do not live near a commissary the Defense Commissary Agency (DeCA) will bring cost savings to you.

DeCA has implemented a Guard and Reserve on-site sales program to provide commissary benefits to Guard and Reserve members and their families who live in areas that are not close to an existing commissary store. DeCA brings the benefits directly to Reservists at local sales which provides patrons savings of 30 percent or more; the same as active duty military and their families who shop at commissaries on a regular basis.

A host commissary works with Guard and Reserve units that have at least 150 members stationed in an area that is 50 miles or more from the nearest commissary. Once these criteria are met, the Guard or Reserve unit should have a building to hold the sale and the building should have utilities, restrooms and parking.

Sales carry an assortment of items including dry goods, canned and packaged food items, promotional items and fresh foods on occasion.

At the start of the program, commissaries were holding fewer than 50 events each fiscal year. Fiscal year 2010 currently has 170 events planned.

Commissaries are able to transfer cost savings to their customers because they are required by law to sell items at prices set only high enough to recover item cost, with no profit or overhead factored into item price.

In addition to the standard price savings, commissaries accept coupons, including during on-site events.

In addition to on-site sales, Reservists also have access to the virtual commissary. The virtual commissary offers online shopping of pre-packaged gift baskets and more. Just log in and let your fingers do the walking through the aisles of the virtual commissary. You can even shop in your pajamas!

For up to date sales information including location and sale hours, go to commissaries.com and look for the Guard Member saluting the flag. Check back often as sale dates and times are subject to change.

For information on how to have a sale near you, contact your command. They can call the nearest commissary to discuss the possibility.

Retiring from the Reserve



EVERY Reservist earns points towards retirement. The more points you have, the more money you will see in your retirement check. You can access your Annual Retirement Points Record (ARPR) at <https://www.bol.navy.mil> under the ARPR/ASOSH heading. When you get into your record, look it over and if it is correct, print and file it. By keeping these on file, you can track your points. If a problem comes up in the future, you'll have documentation to help straighten it out.

Recent changes pertaining to Reserve retirements include:

- Reservists can be credited with up to 130 inactive points an anniversary year effective October 30, 2007.
- Qualified Reservists can start receiving retirement pay earlier than age 60. Effective Jan. 29, 2008, each 90-day aggregate of active duty completed in a fiscal year will allow a member to begin receiving retired pay three months earlier than age 60. Medical benefit eligibility remains at age 60.
- PERS-91 will review a member's record and establish a retired-pay eligibility date at the time the member is transferred to the Retired Reserve.

So how do you earn the points that could get you the bigger retirement check? In the following ways:

- One point for each day served on active duty in any status to a

maximum of 365 a year (366 in a leap year).

- One point for every drill period. Two points are the maximum for any calendar day.
- One point for each day conducting military funeral honors.
- One point for every three hours of nonresident instruction or correspondence courses.
- Fifteen points are given each year as "membership points" for being in a Reserve status.

The day you enter Reserve status is considered your anniversary date. From that point you must earn a minimum of 50 points a year in order to have a "qualifying year" toward retirement.

As long as you do not have a break in service, your anniversary date will remain the same even if you go from active to inactive status and back.

A non-qualifying year (one in which you do not earn at least 50 points) counts toward your total time in service, but not retirement. Points earned in a non-qualifying year also count toward the final point total.

Calculating Retirement Pay:

- You will start receiving retirement pay at 60 years old.
- Formula for retirement pay is: $P/360 \times .025 \times B$ = monthly retirement pay.
- P = total number of retirement points

• B = base pay of the grade which you retired (use pay scale in the year you turn 60 years old).

• Estimate what your base pay will be in the year you turn 60 years old by using an assumed annual increase rate.

• Current base pay rates can be found online at www.dfas.mil/militarypay.html.

• You will need to know how many points you have and may earn to determine your potential earnings at age 60.

Example:

• A retired chief turns 60 years old in 2010 and she has 22 years of service in the Navy Reserve. She has earned a total of 4,500 points.

• Her 2010 monthly base pay is \$4,283.

• $4,500/360 = 12.5$

• $12.5 \times .025 = .3125$

• $.3125 \times \$4,283 = \$1,338.44$

She will be paid \$1,338.44 per month at age 60

• Adjust the base pay to reflect the annual increase to figure out the formula each year.

• Find a Reserve retirement pay calculator online at <https://staynavytools.bol.navy.mil/retcalc>.



Legal Assistance

ALTHOUGH legal assistance is available to Reservists and their dependents whenever on active-duty orders, a mobilized Reservist is eligible for continued legal assistance after demobilization. This entitlement is available when mobilized for more than 30 days.

It provides legal assistance to Reservists and dependents after release from active duty, for at least twice the length of active duty, subject to the availability of legal resources.

As resources permit, Reservists on active duty for single periods of 29 days or less may be provided legal assistance in emergency cases. The same applies to family members.

To enhance readiness of Reserve personnel for mobilization, legal counseling and assistance may be provided.

Service is normally available regarding deployment briefings and assistance, family law, consumer law, estate planning counseling and military rights and benefits.

Reservists preparing for mobilization or deployment may receive legal briefings prior to beginning their duty. Upon completion of a deployment or mobilization, Reserve Sailors are eligible for demobilization briefings. Pre-mobilization assistance normally consists of drafting and updating wills, advance medical directives and powers of attorney.

Other assistance may be provided if it relates to recall or mobilization.

Navy legal services offices can provide counseling and advice concerning divorce, dissolution and annulment, child custody, paternity, adoption and family care plans. Other areas of advice and counseling may also be available.

Legal services may also be provided in a number of ways concerning consumer law. Navy lawyers are able to counsel and advise on bankruptcy matters, credit issues, contract landlord and tenant issues and contract review (excluding real estate).

Reservists can find advice concerning the Uniformed Services Civil Relief Act or the Uniformed Services Employment and Reemployment Rights Act by visiting a legal services office. During a visit to a legal services office Reservists can also find services for powers of attorney, notary and immigration and naturalization counseling.

Mission Statement

The Navy Judge Advocate General's Corps provides solutions, from a military perspective, to legal issues involving military operations, organization, and personnel, wherever and whenever such solutions are required, with primary focus on operations, accountability, Sailor legal readiness, and Navy legal readiness.

Core Capabilities

Operations

Legal issues affecting a commander's ability to conduct military operations or lead and administer a military force.

Accountability

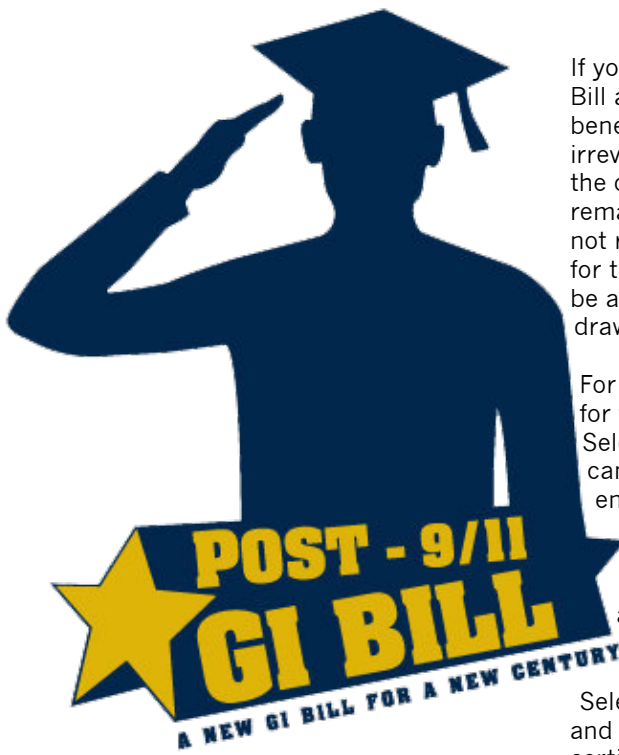
Conduct and accountability of military personnel, including maintenance of good order and discipline through military justice advice and services, standards of conduct and ethics, and the investigations leading to accountability decisions.

Sailor Legal Readiness

The most effective and efficient ways to ensure the readiness of military personnel and their families through provision of legal assistance services.

Navy Legal Readiness

Organization and maintenance of the Navy including, but not limited to, recruiting, training, organization, equal opportunity, military rights and benefits, freedom of expression, military personnel promotions, nominations, retirements, claims and litigation.



If you are eligible for the Post-9/11 GI Bill and two or more other education benefits, you must make an irrevocable choice to give up one of the other education benefits. You will remain eligible for the benefit you did not relinquish. If you are now eligible for two education benefits, you may be able to change which benefit you draw depending on your eligibility.

For example, if you are eligible for the Post-9/11 GI Bill and the Selected Reserve GI Bill, you can earn a degree in electrical engineering at a community college using the Post-9/11 GI Bill. You can then enroll in an apprenticeship program with the electrician's union under the Selected Reserve GI Bill and receive journeyman certification.

THE Post-9/11 GI Bill offers some new benefits to eligible Reservists and National Guard members, including:

- Tuition and fees (paid directly to the school)
- A housing allowance (based on the ZIP code where the school is located)
- Funds for books and supplies (up to \$1,000 a year)
- Longer period to exercise benefit (15 years from the release date following a minimum of 90 days on active duty)

For many eligible participants, the Post-9/11 GI Bill is a better alternative than other education-benefit programs. The best program for an individual depends on several factors, including the type of education or training they plan to take and the amount of money and benefits received under each program.

If you are eligible and wish to receive benefits under the Post-9/11 GI Bill, and are eligible for another version of the GI Bill as well, you are required to make an irrevocable choice of which benefits you wish to receive.

If you are not planning to use the Post-9/11 GI Bill now, you do not need to make your election immediately. You may wait until it is closer to the time when you wish to use benefits.

Factors to Consider:

- In some locations, the costs of college and housing (for which you would receive payment through the Post-9/11 GI Bill) are less than the payment you would receive under the Montgomery GI Bill.

- In some states, veterans do not have to pay tuition at selected state colleges. The Post-9/11 GI Bill may then pay only the housing benefit and the book stipend. Your payments under other GI Bill programs such as the Active-Duty GI Bill may be higher in these cases.

- If you are eligible for a college fund under other GI Bill programs, you will continue to receive your

college fund payments. Rather than receiving them monthly, you will be paid a lump sum payment each quarter, semester or term you are enrolled.

- If you participated in the \$600 buy-up under the Montgomery GI Bill or Reserve education assistance program, you will not receive that additional benefit under the Post-9/11 GI Bill.

For more information concerning education benefits, see your command education services officer or go to www.gibill.va.gov.



Department of
Veterans Affairs



The Post-9/11 Veterans Educational Assistance Act of 2008

VA Pamphlet
22-09-1
October 2008

Veterans Benefits
Administration

A Helping Hand

Our Vision: We are a private, non-profit, volunteer, service organization. As a Center of Excellence, we are committed to ensure that all available resources are used to assist personnel of the Naval Services - active, retired, and their eligible family members - to achieve financial self-sufficiency and find solutions to emergency needs.

FOUNDED in 1904, the Navy-Marine Corps Relief Society is a private non-profit charitable organization. It is sponsored by the Department of the Navy and operates nearly 250 offices ashore and afloat at Navy and Marine Corps bases throughout the world. The Society was incorporated in the District of Columbia and has its headquarters in Arlington, Virginia. It is managed by a Board of Directors whose members are active duty or retired members of the Naval Services, or spouses of active duty or retired members of the Naval Services.

The mission of the Navy-Marine Corps Relief Society is to provide, in partnership with the Navy and Marine Corps, financial, educational, and other assistance to members of the Naval Services of the United States, eligible family members, and survivors when in

need; and to receive and manage funds to administer these programs.

The Society provides financial assistance to eligible recipients in the form of:

- Interest-free loans and grants to meet emergency needs
- Needs-based scholarships and interest-free loans for educational purposes.

In addition, the Society offers the following services:

- Budget Counseling Services
- Food Lockers at some locations
- Infant Layettes - "junior seabags" and Budget for Baby Seminars
- Thrift Shops
- Visiting Nurse Services.

The Society can help:

- Active duty and retired active and Reserve component Navy and Marine Corps personnel
- Eligible family members of the personnel listed above to include active and Reserve component personnel who died on active duty or in a retired status
- Reservists on extended active duty greater than 30 days
- Indigent mothers (65 years or older) of deceased service-members who have limited resources and no family to provide for their welfare
- Ex-spouses "20-20-20" (unremarried former spouses whose marriage to a

servicemember lasted for at least 20 years while the servicemember was on active duty)

More than 3,000 trained volunteers, both ashore and aboard ships, accomplish the major portion of the Society's work. They are supported by a small cadre of employees. The Society enjoys an active partnership with the Navy and Marine Corps and benefits extensively from the active involvement of the command structure at the bases where the Society maintains a presence. The commanders themselves, as well the senior enlisted leadership, chaplains, and family service center personnel, play an important role in the conduct of the Society's business.

Although sponsored by the Department of the Navy, the Society is a non-profit organization whose programs are totally funded by charitable contributions. The work of the Society is supported by an annual fund drive conducted by the Navy and Marine Corps, and by a direct mail campaign of the Navy and Marine Corps retired community.

Both fund drives are conducted under the auspices of the Secretary of the Navy. All contributions are returned to clients in the form of relief or educational assistance. Overhead expenses are covered by proceeds from the Reserve Fund established during World War II.

Contributions to the Society are deductible under Section 170(b)(1)(a) of the IRS Code. The Society is exempt from Federal income tax under Section 501(c)(3) of the Code.



Space-A Travel



ONE of the biggest fringe benefits, dollar-wise, for uniformed services personnel and their family members is Space-A air travel on U.S. military owned and operated aircraft. While there are some old pros who know all the ropes, there are those who are a bit afraid to jump into the unknown.

Under this program, unused seats onboard U.S. military aircraft are made available to military passengers on a space-available basis. Unused seats on DoD-owned or controlled aircraft are made available once all the space-required passengers and cargo have been accommodated.

Space-A travelers may sign up for travel 60 days in advance of the desired travel date. Passengers are categorized by priority of travel and are processed in priority order by their sign-in time. For leisure travel, Reservists are placed in category VI. Official duty passengers have priority over Space-A travelers.

There is no charge for personnel traveling in government owned aircraft. However, if a Space-A flight is made on a commercial contract carrier, a fee will be assessed. The fee is variable (approximately \$15-\$30) depending on the port. There is also a fee for meals served aboard military aircraft.

Space-A travel success depends on flexibility, patience and good timing.

All travelers require a uniformed services ID card. Dependent family members and retirees require a passport in most cases.

National Guard members and Reservists in an active paid status may fly anywhere in CONUS, Alaska, Hawaii, Puerto Rico, Guam, American Samoa and the U.S. Virgin Islands. Guard and Reserve members cannot fly Space-A to a foreign country. Guard and Reserve members must have the ID Card, DD Form 2, and DD Form 1853, authentication of Reserve status for travel eligibility (authenticated by the unit commander within the last six months). The same is true of Guard and Reserve personnel who have received official notification of retirement eligibility but have not reached retirement age (60). This "gray area" retirement eligible group must present their ID cards (Red) and retirement eligibility notices (letters) or possess a red DD Form 2 which has been generated from the DEERS database.

Space-A air opportunities change daily and even hourly. There are more than 287 active locations at which

uniformed personnel, their eligible family members and others may fly Space-A. There are also many other less active locations which offer some Space-A air opportunities. It is estimated that more than 800,000 Space-A flights (all services) are taken every year.

Availability is subject to time of the year, air mission, needs of the military services, quantity of flights, frequency of flights and the number of people attempting to fly Space-A. This large number of interactive variables which impact Space-A Air opportunities makes it very difficult to precisely predict the availability of Space-A seats to a particular destination at a precise time.





VA HOME LOANS

THE main purpose of the U. S. Department of Veterans Affairs (VA) home loan program is to help veterans finance the purchase of homes with favorable loan terms and an interest rate usually lower than other types of mortgage loans. For VA housing loan purposes, the term “veteran” includes certain members of the Selected Reserve, active-duty and certain categories of spouses.

A VA-guaranteed loan is made by private lenders (such as banks, savings and loans or mortgage companies) to eligible veterans. If you want to purchase a home, condominium or manufactured home, the VA can guarantee up to \$417,000 of the total loan

With a VA guarantee, you get a mortgage legal document that pledges a property to the lender as security for payment of a debt with a competitive interest rate. The lender is protected against loss up to the amount of the guarantee if you fail to repay the loan, and you have the flexibility to purchase a great home.

Visit the Veterans Administration website for the current table of VA funding fees and for information on veterans who are exempt (pay zero) from funding fees.

Specifically, a VA home loan can help veterans:

- Buy a home or residential condominium
- Build a home
- Repair, alter or improve a home
- Refinance an existing home loan
- Buy a manufactured home with or

without a lot

- Buy and improve a manufactured home lot
- Install a solar heating or cooling system or other weatherization improvements
- Purchase and improve a home simultaneously with energy efficient improvements
- Refinance an existing VA loan to reduce the interest rate
- Refinance a manufactured home loan to acquire a lot

There are other VA home loan safeguards:

- The VA may suspend from the loan program those who take unfair advantage of veteran borrowers. The can also suspend lenders who decline to sell a new home or make a loan to an eligible veteran of good credit because of race, color, religion, sex, disability, family status or national origin.
- The builder of a new home is required to give the purchasing veteran a one-year warranty that assures the home has been constructed to VA-approved plans and specifications. A similar warranty must be given for new manufactured homes.
- In cases of new construction completed under VA or U. S. Department of Housing and Urban Development inspection, the VA may pay or otherwise compensate the borrower for correction of structural defects seriously affecting livability.
- Assistance must be requested within four years of the home loan guarantee.

- The borrower obtaining a VA loan may only be charged the fees and other charges prescribed by the VA as allowable.
- The borrower can prepay the entire loan or any part not less than the amount of one installment or \$100 without penalty.

A VA guaranteed loan is not a gift. It must be repaid, just as you must repay any money you borrow. The VA guarantee, which protects the lender against loss, encourages the lender to make a loan with terms favorable to the veteran. If you fail to make the payments you agreed to make, you may lose your home through foreclosure and you and your family would probably lose all the time and money you had invested in it. If the lender does take a loss, VA must pay the guaranty to the lender, and the amount paid by VA must be repaid by you.

Selected Reserve eligibility:

Individuals who are not otherwise eligible and who have completed at least six years in the Reserves or National Guard, or have been discharged because of a service-connected disability, and

- have been discharged with an honorable discharge, or
- have been placed on the retired list, or
- have been transferred to an element of the Ready Reserve other than the Selected Reserve, or
- continue to serve in the Selected Reserve.



CREDENTIALING OPPORTUNITIES ON-LINE

WRITTEN BY MASS COMMUNICATION
SPECIALIST 2ND CLASS RYAN HILL

SINCE 2007, Reservists have been using Credentialed Opportunities Online (COOL) to make themselves more valuable in both the Navy and in their civilian careers. The best part is they're doing it on the Navy's dime.

COOL is a web-based program that enables both active and Reserve Sailors to get funding for credentials related to their rating or job in the Navy. Credentials are civilian and industry-recognized certifications and licensure. Sailors can access COOL at <https://www.cool.navy.mil> and see which credentials and licenses are matched with their rating or job. Navy COOL will show Sailors how to get credentials and will also show them resources to pay for the fees. In some cases, the Navy will pay the cost for credentialing.

Reservists in a variety of ratings are taking advantage of COOL. Personnel in the Master-at-Arms rating have been certified in Homeland Security and as Anti-Terrorism Specialists. Culinary Specialists have been certified as food executives, and Hospital Corpsman have been certified as pharmacy technicians and basic Emergency Medical Technicians. These are just a few examples of ways COOL can help Reservists add to their résumé.

Information Systems Technician 1st Class Jason Thomas has used COOL numerous times and earned his credentials for CompTIA A+, Net+, Security+ and Microsoft Server 2008 MCSA. He doesn't plan on stopping any time soon. A Sailor can use COOL more than one time. They just

have to make sure they complete one certification before requesting COOL help on another one. Sailors can use COOL until the money dedicated to the program runs out, at which point they must wait until the next fiscal year. Use of the program is on a first come- first served basis.

"I plan on using this program until the money runs out," said Thomas. "This has only increased my value. I have had several other companies contact me once I started adding these certifications to my online résumés. I personally like to continue my knowledge and this has helped advance that."

Navy COOL is just one example of how the Navy is striving to look after the people it employs. With Reservists, this is two-fold. It gives them an opportunity to advance in their Navy careers and it pays for credentialing that could help them in their civilian jobs. Many civilian companies won't pay for certifications.

"These certifications are there to help build our knowledge and skills – not just in-rate knowledge and skills, but in many other areas also. By offering these certifications, it shows the Navy does take care of its people. It just comes down to the Reservists choosing to take advantage of these opportunities," said Master-at-Arms 1st Class Shawn Mitchell.

"Some of my guys are going to start on the Homeland Security certifications. For the guys who are interested, I have told them these are beneficial to civilian employment.

One simple certification could be the difference between you and another person. The Navy is expressing an interest in getting their Sailors educated. When it comes time for evaluations or boards, if you are not taking advantage of what is being given then it could hurt you. They want to see you advancing your knowledge and skills."

When you build stronger Sailors, you build a stronger Navy. This is another positive result in the use and application of the COOL program. Sailors well trained in the latest knowledge and technology help build the future fleet and also help maintain warfighter readiness.

"You never want to stay stagnant in your field," Thomas said. "When your enemy becomes more technologically aware than you, you are at a disadvantage. In my job, my ability to keep up to date on the technology is the key to the warfighter on the other end being as prepared as he can to do his task and be more prepared than our enemy."

Sailors can learn more about the credentialing program from the aforementioned COOL Web site and by referring to OPNAVINST 1540.56. The Reserve Force is pushing strongly to have more of its Sailors become involved with Navy COOL.

"I would like to see more Reservists and active duty alike take advantage of this program," said Thomas. "It has benefited me greatly. Like any other program, if it is not being utilized, it will go away and that would be a detriment to us all."

Servicemembers' Group Life Insurance

SERVICEMEMBERS' Group Life Insurance (SGLI) is a program of low cost group term life insurance for active duty servicemembers, ready Reservists, National Guard members, cadets and midshipmen of the four service academies and members of the Reserve Officer Training Corps. Since SGLI is term insurance, it does not have cash or loan values and it does not pay dividends.

Reservists and National Guard members who are assigned to a unit and are scheduled to perform at least 12 periods of inactive duty creditable for retirement purposes receive full-time coverage 365 days of the year. They are also covered for 120 days following separation or release from duty.

Part-time coverage is provided for Reservists or National Guard members who do not qualify for the full-time coverage. Part-time coverage generally applies to Reservists and National Guard members who drill only a few days a year. A common example is members of the Individual Ready Reserve who attend one-day call-ups, commonly referred to as "musters."

SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000.

Currently the cost is \$.065 for \$1,000 of insurance, regardless of the member's age. Maximum coverage of \$400,000 will cost the insured \$312 annually.

You may designate any person, firm, corporation or legal entity (including your own estate individually or as a trustee) as principal or contingent beneficiary. Note: State divorce decrees, separation agreements or other state court or municipal court documents are not binding on the determination of a beneficiary.

Married service members should be aware if they name a beneficiary other than their spouse or child, their spouse will be notified by the Department of Defense that a change has been made. The only exceptions to this rule are if:

1. the spouse has already been notified of the change, and
2. the spouse was not the

beneficiary in the election prior to the current beneficiary change.

Family Servicemembers' Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of members insured under the SGLI program.

FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses and \$10,000 for dependent children. This is not to exceed the amount of SGLI the insured member has in force. Spousal coverage is issued in increments of \$10,000.

Cost of FSGLI is based on the age of the member's spouse.

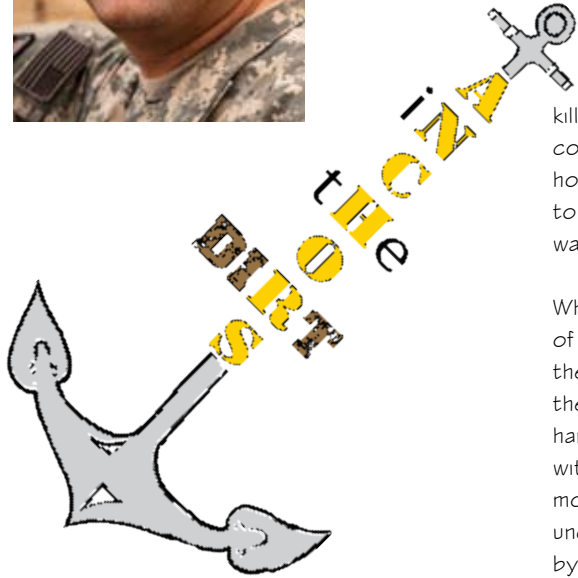
**Current SGLI Premium Rate
(Effective July 1, 2008)**

Coverage Amount	Monthly premium rate	TSGLI Premium	Total Monthly Premium Deduction
50,000	\$3.25	\$1.00	\$4.25
100,000	\$6.50	\$1.00	\$7.50
150,000	\$9.75	\$1.00	\$10.75
200,000	\$13.00	\$1.00	\$14.00
250,000	\$16.25	\$1.00	\$17.25
300,000	\$19.50	\$1.00	\$20.50
350,000	\$22.75	\$1.00	\$23.75
400,000	\$26.00	\$1.00	\$27.00



**WRITTEN BY CHIEF MASS
COMMUNICATION SPECIALIST
BRIAN NARANJO**

**PHOTOS BY CHIEF MASS
COMMUNICATION SPECIALIST
BRIAN NARANJO**



Note: In this article, you'll see references to Americans who are identified only by their first name. This is necessary to protect their identities, because of the nature of their jobs.

During my chief petty officer induction several years ago, a grizzled old master chief taught me integrity is doing the right thing even when no one is looking. I've carried that lesson everywhere life and the U.S. Navy have taken me since then.

However, in Afghanistan, I've found that for the local people, their hard choices revolve around doing the right thing even when everyone is looking – particularly armed insurgents.

Insurgents openly threaten Afghan citizens throughout the country, promising death to anyone who cooperates with international assistance forces. Their threats are reinforced by cruel tactics of indiscriminate death and destruction. Suicide bombers blow themselves up in markets and other public places,

killing civilians. Militants fire at coalition forces from mosques or local homes, forcing innocent bystanders to remain inside and yet still in harm's way.

When civilians are killed as a result of the militants' actions, they turn on the propaganda machine, trumpeting the tragic deaths of civilians at the hands of coalition forces. Speaking with total candor, I can tell you on more than one occasion, I've been uncomfortably close to deaths caused by the militants.

This may sound like amped-up rhetoric, but these guys are intent on keeping Afghanistan in violent disarray, even as the 43-nation International Security Assistance Force (ISAF) works to help this country get on track by promoting security, governance and development.

A key component of our mission in Afghanistan is giving the

PART 5

local government the tools to independently govern and protect the people. Our friendly forces spend a lot of time training and mentoring Afghanistan National Police officers and the National Army soldiers. These efforts seem to be bearing fruit, with the creation of the Afghan Public Protection Force (APPF).

The APPF is an Afghan-led program that will provide enhanced security to designated districts in key provinces, bringing greater stability and strengthened-community development.

I had the privilege of watching 243 brave young men from Wardak province be the first to graduate from the APPF program.

Wardak is an extremely violent province in Afghanistan, and some of its young men were selected as the pilot class for APPF, in part because of the local citizens' commitment to freeing themselves from the Taliban's grasp. The volunteers went to Mether Lam province for training by an Afghan National Police cadre, who are in turn mentored by ISAF personnel.



19-year-old Afghan Abuzer Beheshti waits for a ceremony where he and 242 fellow countrymen became the first members of the Afghan public protection force.



Fox News reporter Conor Powell interviews Afghan national police Col. Asar Mohammed, the deputy commander of the ANP training facility at Camp Methar Lam in eastern Afghanistan.

U.S. Forces-Afghanistan provides logistical funding, complementary community projects and mentors for course trainers. However, the Afghan Ministry of the Interior bears the ultimate responsibility for the APPF.

Even as volunteers sweated during physical training and learned basic law enforcement techniques through classroom and hands-on instruction, militants were busy terrorizing the recruits' families. They were leaving messages on the doors of the volunteers' dwellings that more or less said, "Enjoy your training, because when you come back, we are going to kill you."

Abuzer Beheshti's family received one of these notes, but the 19-year-old was determined to continue with the training. His commitment to protecting his village was more important than his own life, he told me.

"I want to help my own people," he explained. "There are a lot of Taliban in Wardak, and they take our young boys and make them join up. We have to make the situation better. We need schools and hospitals for our children, and I want to do what I can."

Think about that for a second. The Taliban knows this guy and his family by name, and they're openly threatening their lives. Abuzer no doubt knows he has a huge Taliban

target on his back but he and his other APPF graduates just seem to take it in stride.

I could see the smoldering determination in the students' eyes. They've been there, done that; growing up with horrific violence and oppression and losing friends and family to militants' actions. No matter how real, the threats will not dissuade them.

After a rigorous three-week training program, the graduates proudly received their certificates of completion in front of a large audience that included high-level officials from the government of the Islamic Republic of Afghanistan, Wardak province elders, then-Commander of the International Security Assistance Force and U.S. Forces-Afghanistan, Gen. David McKiernan, and other distinguished guests.

Conducted at Camp Methar Lam, an Afghan National Police facility in eastern Afghanistan, the graduation ceremony ushered the men into new lives of community service.

"This is Afghans training Afghans for the security of Afghanistan," said Mark, a chief training adviser for U.S. forces in the area.

McKiernan calls APPF "a purely Afghan initiative to develop a bottom-up approach; a community-based

approach to improve security and to give a voice to the provincial government. We are very optimistic in our support of this program."

APPF participants must be an Afghan citizen between the ages of 25 and 45, physically fit, drug-free, have no criminal record and live in or be from the district selected to work in.

APPF members work closely with Afghan National Army, police and coalition forces to protect their local community. They maintain security on approaches to highways within their district, protecting key government facilities and personnel, disrupt militant attacks and deny insurgent safe havens. The force also provides crisis response to natural disasters and facilitates economic development in the district.

Elwood, a U.S. military adviser, said he was impressed by APPF students he observed.

"These guys are motivated," he said. "They have a spirit to protect what is theirs. This is what Afghanistan needs. They want to take their country back. Enough is enough."

The program is expected to grow and expand to other provinces.

McKiernan offered encouragement to the graduating class, noting the new force can rely on the support of all the country's security assets. "I applaud the courage of these men to step forward in representing the community, but they know if they run into problems, they can call the Afghan National Police, Afghan National Army or international forces that are out there," he said. "So they're not on their own."

Good luck, Abuzer. The Taliban may be watching, but your country is counting on you. I know you won't let them down.

Places You Need To Know

Navy Reserve Resources for Life

Health and Fitness

TRICARE

As a member of the military community, one of the most important benefits you've earned is comprehensive health care coverage. TRICARE is the Department of Defense's health care program for members of the uniformed services, their families and survivors.

<http://www.tricare.mil>

Quit Tobacco--Make Everyone Proud

Sponsored by the DoD, Quit Tobacco is a program dedicated to helping service members become tobacco free. Go to this site to chat with a coach, read about quitting, and create an account, which allows you to develop a customized quit plan.

<http://www.ucanquit2.org/>

The President's Challenge

The President's Challenge is a program that encourages all Americans to make being active part of their everyday lives. Create your own personal profile for free and log your daily activity. There are individual categories for seniors, adults, teens and children, educators, or create your own group and compete against your friends and family.

<http://www.presidentschallenge.org>

Hooah4Health

This Web site offers resources and tools to help service members and their families achieve good health and wellness. Using interactive tools such as a customizable food pyramid and various health calculators. There are healthy recipes and tip sheets on a wide range of topics--dietary supplements, cancer prevention, sun safety, and more.

<http://www.hooah4health.com/>

Finances and Relief

NMCRS

The mission of the Navy-Marine Corps Relief Society is to provide financial, educational, and other assistance to members of the Naval Services of the United States, eligible family members, and survivors when in need. The Society provides financial assistance to eligible recipients in the form of: interest-free loans for educational purposes and budget counseling services.

<http://www.nmcrs.org/index.html>

Hire Vets First

This Web site was created to help employers find qualified veterans, and to help veterans make the best use of a national network of employment resources. This site includes links and resources for veterans to search jobs, find information about one-stop career centers, and translate their military skills into current civilian workplace needs.

<http://www.hirevetsfirst.gov/>

Hope Now

HOPE NOW is an alliance between counselors, mortgage companies, investors, and other mortgage market participants. This alliance will maximize outreach efforts to homeowners in distress to help them stay in their homes and will create a unified, coordinated plan to reach and help as many homeowners as possible.

<http://www.hopenow.com/>

Veterans Affairs Home Loans

VA can guarantee part of a loan from a private lender to help you buy a home, a manufactured home, a lot, or certain types of condominiums. VA also guarantees loans for building, repairing, and improving homes. If you already have a mortgage, VA may be able to help you refinance your loan at a lower interest rate.

<http://www.homeloans.va.gov>

Services that make Reserve life easier!

Family

NAVY Services Family Line

Naval Services FamilyLine is a volunteer, non-profit organization dedicated to improving the quality of life for every sea service family. Their aim is to provide an introduction to Navy life and to increase family members' understanding of the Navy's mission.

<http://www.lifelines.navy.mil>

Military HOMEFRONT

A DoD Web site for official Military Community and Family Policy (MCFP) program information, policy and guidance designed to help troops and their families, leaders, and service providers. Whether you live the military lifestyle or support those who do, you'll find what you need.

<http://www.militaryhomefront.dod.mil>

American Academy of Pediatricians

The American Academy of Pediatricians Military Youth Deployment Support Web site has been designed to support military youth, families, and the youth serving professionals caring for this population. Parents can download a PDF version of the Parent's Guide to the Military Child During Deployment and Reunion booklet.

<http://www.aap.org/sections/uniformedservices>

National Military Family Association

The National Military Family Association's primary goals are to educate military families concerning their rights, benefits, and services available to them. This Web site includes information and resources for deployment, education, family life, family member benefits, health care, and money management.

<http://www.nmfa.org>

Education

GI Bill

The Department of Veterans Affairs Web site contains information about the Montgomery GI Bill and the Post-9/11 GI Bill. Service members can decide which program is right and determine eligibility.

<http://www.gibill.va.gov/>

Navy COOL

A developing product for active and Reserve Navy service members. It allows the service member to obtain civilian credentials that relate to their rating, job, occupation, or designator. Navy COOL also works with programs that can help the service member pay for credential fees.

<https://www.cool.navy.mil>

One Stop Websites

Commander Navy Reserve Force

Ready Now. Anytime. Anywhere. The mission of the U.S. Navy Reserve Force is to provide mission-capable units and individuals to the Navy, Marine Corps Team throughout the full range of operations from peace to war.

<http://www.navyreserve.navy.mil/>

Military OneSource

Military OneSource is a 24-hour, 7-days-a-week, toll-free information and referral telephone service available worldwide to active-duty, Reserve, and National Guard military members and their families. Military OneSource provides information ranging from everyday concerns to deployment-related issues.

<http://www.militaryonesource.com/>

RC Phone Directory

Chief of Navy Reserve
(703) 693-5757

Office of the
Chief of Navy Reserve
(703) 693-5757

Commander Navy Reserve Forces
Command
(757)445-8500

Force Equal Opportunity Advisor
and EO Hotline
Chief Diann Henderson
1-877-822-7629
(757) 322-5679

Naval Air Facility, Washington DC
(240) 857-4880

Naval District Washington RCC
(240) 857-4880

Baltimore, Md.
(410) 752-4561

Region Mid Atlantic RCC
(757) 444-7295

Amityville, N.Y.
(631) 433-2532

Avoca, Pa.
(570) 457-8430

Bangor, Maine
(207) 974-1301

Bronx, N.Y.
(718) 892-0312

Buffalo, N.Y.
(716) 807-4769

Charlotte, N.C.
(704) 598-0447

Earle, N.J.
(732) 580-8545

Ebensburg, Pa.
(814) 472-5083

Eleanor, W. Va.
(304) 586-0326

Erie, Pa.
(814) 866-3073

Fort Dix, N.J.
(609) 723-7160

Greensboro, N.C.
(336) 254-8671

Harrisburg, Pa.
(888) 879-6649

Lehigh Valley, Pa.
(610) 264-8823

Manchester, N.H.
(603) 537-8023

New London, Conn.
(860) 625-3208

Newport, R.I.
(401) 841-4550

Norfolk, Va.
757-318-4500

Plainville, Conn.
(860) 747-4563

Pittsburgh, Pa.
(412) 673-0801

Quincy, Mass.
(617) 753-4600

Raleigh, N.C.
(866) 635-8393

Richmond, Va.
(804) 271-6096

Roanoke, Va.
(866) 527-6595

Rochester, N.Y.
(585) 247-6858

Schenectady, N.Y.
(518) 399-2134

Syracuse, N.Y.
(315) 455-2441

White River Junction, Vt.
(802) 295-0050

Wilmington, Del.
(302) 998-3328

Wilmington, N.C.
(910) 762-9676

Region Southeast RCC
(904) 542-2486 X123

Amarillo, Texas
1-866-804-1627

Atlanta, Ga.
(678) 655-5925

Augusta, Ga.
(706) 733-2249

Austin, Texas
(512) 458-4154

Bessemer, Ala.
(205) 497-2600

Charleston, S.C.
(843) 743-2620

Columbia, S.C.
(803) 751-9251

Columbus, Ga.
(706) 322-4670

Corpus Christi, Texas
(361) 961-2241

El Paso, Texas
(915) 565-3993

Fort Worth, Texas
(817) 782-1805

Greenville, S.C.
(864) 423-5889

Gulfport, Miss.
(866) 502-1271

Harlingen, Texas
(956) 425-0404

Houston, Texas
(713) 795-5202

Jacksonville, Fla.
(904) 542-3320

Meridian, Miss.
(601) 679-3610

Miami, Fla.
(305) 628-5150

New Orleans, La.
(504) 697-9205

Orlando, Fla.
(407) 240-5939 x 2117

Pensacola, Fla.
(850) 452-1341

Puerto Rico
(787) 707-2324

San Antonio, Texas
(210) 225-2997

Shreveport, La.
(318) 746-9657

Tallahassee, Fla.
(850) 576-6194

Tampa, Fla.
(813) 828-1971

Waco, Texas
(254) 776-1841

West Palm Beach, Fla.
(561) 687-3960

Region Mid West RCC
1-847-688-4916

Akron, Ohio
(330) 376-9054

Battle Creek, Mich.
(269) 968-9216

Chattanooga, Tenn.
(423) 698-8955

Chicago, Ill.
(847) 688-3760

Cincinnati, Ohio
(513) 221-0138

Columbus, Ohio
(614) 492-2888

Decatur, Ill.
(217) 875-1733

Des Moines, Iowa
(515) 285-5581

Detroit, Mich.
(586) 239-6148

Fargo, N.D.
(701) 232-3689

Grand Rapids, Mich.
(616) 363-6889

Green Bay, Wis.
(920) 336-2444

Indianapolis, Ind.
(317) 924-6389

Kansas City, Mo.
(816) 923-2341

Knoxville, Tenn.
(865) 545-4720

Lansing, Mich.
(517) 482-9150

Little Rock, Ark.
(501) 771-0880

Louisville, Ky.
(502) 375-3329

Madison, Wis.
(608) 249-0129

Memphis, Tenn.
(901) 874-5256

Milwaukee, Wis.
(414) 744-9764

Minneapolis, Minn.
(612) 713-4605

Nashville, Tenn.
(615) 267-6345

Oklahoma City, Okla.
(405) 733-1052

Omaha, Neb.
(402) 451-2098

Peoria, Ill.
(309) 697-5755

Rock Island, Ill.
(309) 782-6084

Saginaw, Mich.
(989) 754-3091

Sioux Falls, S.D.
(605) 336-2402

Springfield, Mo.
(417) 869-5721

St. Louis, Mo.
(314) 263-6490

Toledo
(Perryburg), Ohio
(419) 666-3444

Tulsa (Broken Arrow), Okla.
(918) 258-7822

Wichita, Kan.
(316) 683-3491

Youngstown, Ohio
(330) 609-1900

Region Southwest RCC
(619) 532-1842

Alameda, Calif.
(510) 814-2605

Albuquerque, N.M.
(505) 292-4141

Denver, Colo.
(720) 847-6205

Fort Carson, Colo.
(719) 526-2964

Guam
(671) 339-6724

Pearl Harbor, Hawaii
(808) 471-0091

Las Vegas, Nev.
(702)632-1455

Lemoore, Calif.
(559) 998-3778

Los Angeles, Calif.
(310) 241-2100

Moreno Valley, Calif.
(951) 656-1199

North Island, Calif.
(619) 545-2610

Phoenix, Ariz.
(602) 353-3002

Point Mugu, Calif.
(805) 989-7559

Port Hueneme, Calif.
(805) 982-6106

Reno, Nev.
(775) 971-6289

Sacramento, Calif.
(916) 387-7100

Salt Lake City, Utah
(801) 736-4200

San Diego, Calif.
(858) 537-8040

San Jose, Calif.
(408) 294-3070

Tucson, Ariz.
(520) 228-6282

Region Northwest RCC
(425) 304-3338

Kitsap, Wash.
(360) 627-2203

Billings, Mont.
(406) 248-2090

Boise, Idaho
(208) 422-6236

Cheyenne, Wyo.
(307) 773-6500

Everett, Wash.
(425) 304-4777

Fort Richardson, Alaska
(907) 384-6491

Helena, Mont.
(406) 449-5725

Portland, Ore.
(503) 285-4566

Spokane, Wash.
(509) 327-3346

Springfield, Ore.
(541) 915-2391

Whidbey Island, Wash.
(360) 257-2922

VP-62
(904) 542-4461

VP-69
(360) 257-6969

Fleet Logistics
Support Wing
(817) 825-6438

VR-1
(240) 857-3410

VR-46
(817) 782-3420

VR-48
(240) 857-6814

VR-51
(808) 257-3289

VR-52
(215) 443 6600

VR-53
(240) 857-9029

VR-54
(504) 678-3061

VR-55
(805) 989-8755

VR-56
(757) 433-4065

VR-57
(619) 545-6920

VR-58
(904) 542-2380 x110

VR-59
(817) 782-5411

VR-61
(360) 257-6595

VR-62
(904) 542-8557

VR-64
(215) 443-6400

ETD Pacific
808-448-9278

ETD Sigonella
011-39-095-86-5289

Tactical Support Wing
(817) 505-5708
VAQ-209
(240) 857-7828

VAW-77
(504) 390-6288

VFA-204
(504) 678-3491

VFC-12
(757) 433-4919

VFC-13
(775) 426-3644

VFC-111
(305) 293-2654

HSC-85
(619) 545-7218

HSC-84
(757) 445-0861

HSL-60
(904) 270-6906

VP-30 SAU
(904) 542-3060

VAQ-129 SAU
(360) 257-2276

VAW-120 SAU
(757) 444-5072

VFA-125 SAU
(559) 998-1841

HSC-3
(619) 545-8196

HS-10
(619) 545-6600

VFA-106
(757) 433-9081

VFA-122
(559-998-3482

Operational Support Offices and
Reserve Force Operations

Allied Command Transformation
(NATO)
(757) 747-4071

Amphibious Group One
011-81-611-742-2377

Bureau of Medicine
and Surgery
(202) 762-3211

Center for Naval Aviation
Technical Training
(850) 452-9700

Comptroller of Navy
(202) 685-7000

Defense Intelligence Agency
(202) 231-4044

Defense Logistics Agency
(877) 352-2255

Destroyer Squadron Two
(757) 444-1452

Employer Support of the
Guard and Reserve (ESGR)
(800) 336-4590

Expeditionary Strike Group Two
(757) 462-7403 x 110

Expeditionary Strike Group Three
(619) 556-1470

First Naval
Construction Division
(757) 462-8225 x 222

Fleet Activities Chinhae, Korea
011-82-55-540-2852

Fleet and Industrial
Supply Center Jacksonville, Fla.
(904) 542-1000 x144

Fleet and Industrial
Supply Center Norfolk, Va.
(757) 443-1610

Fleet and Industrial
Supply Center Pearl Harbor,
Hawaii
(808) 473-7928

Fleet and Industrial
Supply Center San Diego, Calif.
(619) 556-6234

Fleet Air Mediterranean
011-39-081-568-4184

Fleet Forces Command
(757) 836-3644

Fleet Intelligence
Training Center Pacific
(619) 524-5814

Headquarters
US Marine Corps
DSN: 278-9360

Joint Chiefs of Staff
(703) 693-9753
(703) 695-1033

Joint Transformation Command
for Intelligence
(757) 836-7000

Judge Advocate General
(202) 685-5190

Logistics Group
Western Pacific
011-65-6750-2645

Marine Forces Reserve
(504) 678-1290

Merchant Marine Reserve
Program
(800) 535-2580

Military Sealift Fleet
Reserve Support Command
(202) 685-5155

Mine and Anti-submarine
Warfare Command San Diego
(619) 524-0114

Naval Air Force
US Atlantic Fleet
(757) 444-2928

Naval Air Forces/
Naval Air Force
US Pacific Fleet
(619) 545-2017

Naval Construction
Forces Command
(757) 462-3658

Naval District Washington
Headquarters
(202) 369-7683

Naval Education and
Training Command
(850) 452-4000

Naval Facilities
Engineering Command
(202) 685-9499

Naval Health Care
Newport, RI
(401) 841-3771

Naval Hospital
Bremerton, Wash.
(360) 475-4000

Naval Hospital
Camp Lejeune, N.C.
(910) 451-3079

Naval Hospital
Camp Pendleton, Calif.
(760) 725-1288

Naval Health Clinic
Charleston, S.C.
(843) 743-7000

Naval Health Clinic
Great Lakes, Ill.
(847) 688-4560

Naval Hospital
Jacksonville, Fla.
(904) 542-7300

Naval Hospital
Lemoore, Calif.
(559) 998-4481

Naval Hospital
Naples Italy
011-39-081-811-6000/1

Naval Hospital
Oak Harbor, Wash.
(360) 257-9500

Naval Hospital
Pensacola, Fla.
(850) 505-6601

Naval Hospital
Yokosuka, Japan
011-81-46-816-5137

Naval Inspector General
Hotline
(800) 522-3451

Naval Medical Center
Portsmouth, Va.
(757) 953-5000

Naval Medical Center
San Diego, Calif.
(619) 532-6400

Navy Medicine Manpower
Personnel Training and Education
Command
(301) 295-2333

Naval Meteorology
and Oceanography Command
(228) 688-4384

Naval Network
Warfare Command
(540) 653-5001

Naval Network
Warfare Command
(757) 417-6750

Naval Operational
Logistics Support Center
(717) 605-5790

Chief of Naval Operations
(703) 697-5664

Naval Operations
Office of the Chief of Chaplains
(504) 678-1394

Naval Operations
Office of Naval Intelligence
(504) 678-1394

Naval Personal Development
Command
(757) 444-2996

Naval Sea
Systems Command
(202) 781-1748

Naval Training Support Center
Great Lakes, Ill.
(847) 688-3536

Naval Special
Warfare Command
(619) 437-2848

Naval Special Warfare
Operational Support Group
(619) 522-3232

Naval Station Rota Spain
011-34-956-82-3232

Naval Supply
Systems Command
(717) 605-3565

Naval Support Activity,
Bahrain
011-973-39-14-6793

Naval Surface Force
US Atlantic Fleet
(757) 836-3057

Naval Surface Forces/
Naval Surface Force
US Pacific Fleet
(619) 437-2950

Naval War College
(401)-81-3089

Navy Criminal Investigation
Service Espionage Hotline
(800) 543-6289

Navy Emergency Preparedness
Liaison Officer Program
(504) 678-4264

Navy Expeditionary Combat
Command
(757) 462-4316

Navy Expeditionary
Logistics Support Group
(757) 887-7639

Navy Information
Operations Command(NIOC)
Maryland
(301) 677-0817

NIOC Misawa, Japan
011-81-3117-66-2834

NIOC Norfolk, Va.
(757) 417-7112

NIOC Pensacola, Fla.
(850) 452-0400

NIOC San Diego, Calif.
(619) 545-9920

Navy Net-Centric Warfare Group
(240) 373-3125

Navy Installations Command
(202) 433-3200

Navy Munitions Command
(757) 887-4834

Navy Personnel Command
1-877-807-8199

Navy Region Europe
011-39-081-568-4636

Navy Region Guam
(671) 355-1110

Navy Region Southeast
(904) 542-2324

Navy Region Hawaii
(808) 473-4505

Navy Region Japan
011-81-46-816-3155

Navy Region Korea
011-822-7913-7251

Navy Region Mid-Atlantic
(757) 322-2800

Navy Region Singapore
011-65-67-50-2531

Navy Region Hawaii
(808) 473-1168

Navy Region Midwest
(847) 688-2884

Navy Region Northwest
(360) 315-5123

Navy Region Southwest
(619) 532-2925

Navy Support Activity,
Washington, D.C.
(202) 433-3963

Office of Naval Intelligence
(301) 669-5557

Office of Naval Research
(703) 696-5031

Puget Sound Naval Shipyard
(360) 476-7683

Sealift Logistics Command
Atlantic
(757) 443-5758

Sealift Logistics Command Europe
011-39-081-568-3568

Sealift Logistics Command Pacific
(619) 524-9600

Space And Naval Warfare
Systems Command
(619) 524-7323

Commander
Submarine Force
US Atlantic Fleet
(757) 836-1341

Commander
Submarine Force
US Pacific Fleet
(808) 473-2517

Submarine Group Nine
(360) 396-6530

Submarine Group Ten
(912) 573-3733

Submarine Group Two
(860) 694-5683

Submarine Squadron Eleven
(619) 553-8641

US Central Command
(757) 836-4180

US European Command
011-49-711-680-113

US Fifth Fleet
011-973-724-383

US Fleet Forces Command
(757)-836-4180

US Joint Forces Command
(757) 836-6555

US Naval Forces Alaska
(907) 463-2248

US Naval Forces Central
Command
011-973-724-383

US Naval Forces Europe
011-44-207-514-4605

US Naval Forces Japan
011-81-46-816-1110

US Naval Forces Korea
011-822-7913-5795

US Naval Forces Marianas
(671) 339-7133

US Naval Forces Southern
Command
(904) 270-7354 x4304

US Naval Special Warfare
Command
(619) 522-2825

US Northern Command
(719) 554-5920

US Pacific Command
(808) 477-9138

US Pacific Fleet
(808) 474-8415

US Second Fleet
(757)443-9850

US Seventh Fleet
011-81-6160-43-7440 x4090

US Sixth Fleet
011-39-081-568-4634

US Africa Command
011-49-711-729-4484

US Southern Command
(305) 437-1261

US Strategic Command
(402) 294-0246

US Third Fleet
(619) 767-4296

US Transportation Command
(618) 229-8269

Navy Reserve Intelligence
Command

Reserve Intelligence
Command Headquarters
Fort Worth, Texas
(817) 782-7107

Navy Intelligence Reserve Region
Northwest
(360) 315-6001

Navy Intelligence Reserve Region
Southeast Det New Orleans
(504) 678-3411

Navy Intelligence Reserve Region
Southeast - Ft. Worth
(817) 782-6464

Navy Intelligence Reserve Region
Southeast - Jacksonville
(877) 882-7396

Navy Intelligence Reserve Region
Southwest San Diego
(800) 873-4139

Navy Intelligence Reserve Region
Southwest Det Denver
(720) 847-6240

Navy Intelligence Reserve Region
Midwest
(847) 688-6273

Navy Intelligence Reserve Region
Midwest Det Minneapolis
(847) 688-6273

Navy Intelligence Reserve Region
Southeast Det Atlanta
(678) 655-6380

Navy Intelligence Reserve Region
Mid-Atlantic
(757) 444-1352

Navy Intelligence Reserve Region
Washington
(240) 857-7878

Navy Intelligence Reserve Region
Midwest Det Millington
(847) 688-6273

Navy Intelligence Reserve Region
Midwest Det Detroit
(847) 688-6273

Navy Expeditionary Combat
Command
(757) 462-4316

Explosive Ordnance Disposal
Group One
(619) 437-3700

Explosive Ordnance Disposal
Group Two
(757) 462-8453

First Naval Construction Division
(757) 462-3658

Naval Construction Forces
Command
(757) 462-3658

Naval Coastal
Warfare Group

Maritime Expeditionary Security
Group One
(619) 437-9475

Maritime Expeditionary Security
Group Two
(757) 396-0513

Chief of Naval Air Training

CAOSO
(361) 961-3386

CNRF CNATRA/FRS PM
(757) 322-6751



Photo Submissions:

Due 5th of the month.

High-resolution 300 dpi photos. Set camera on the highest setting (TIFF, FINE and/or HQ). Shoot photos of action supporting the story. Posed shots or “grip-n-grins” are the least desirable. If the story is about people receiving awards, show us what they do that garnered said award. Send us the original image. Do NOT tinker with it in Photoshop™ or other image-editing software. We will edit it to fit into our page layout requirements. Include cutline information identifying the subjects and what they’re doing in the photo. Also credit the photographer.

Story Submissions:

Due 5th of the month.

Monthly columns: at least 500 words. More is okay, we'll edit it. Feature stories: at least 600-700 words and need supporting photos. Feature-based stories will compel the reader to read the entire story. We do not want a straight-news story written in inverted pyramid newspaper style.

Questions and Suggestions:

Please contact the editor at
james.vorndran@navy.mil
or call (757) 322-5624

Your Move...

